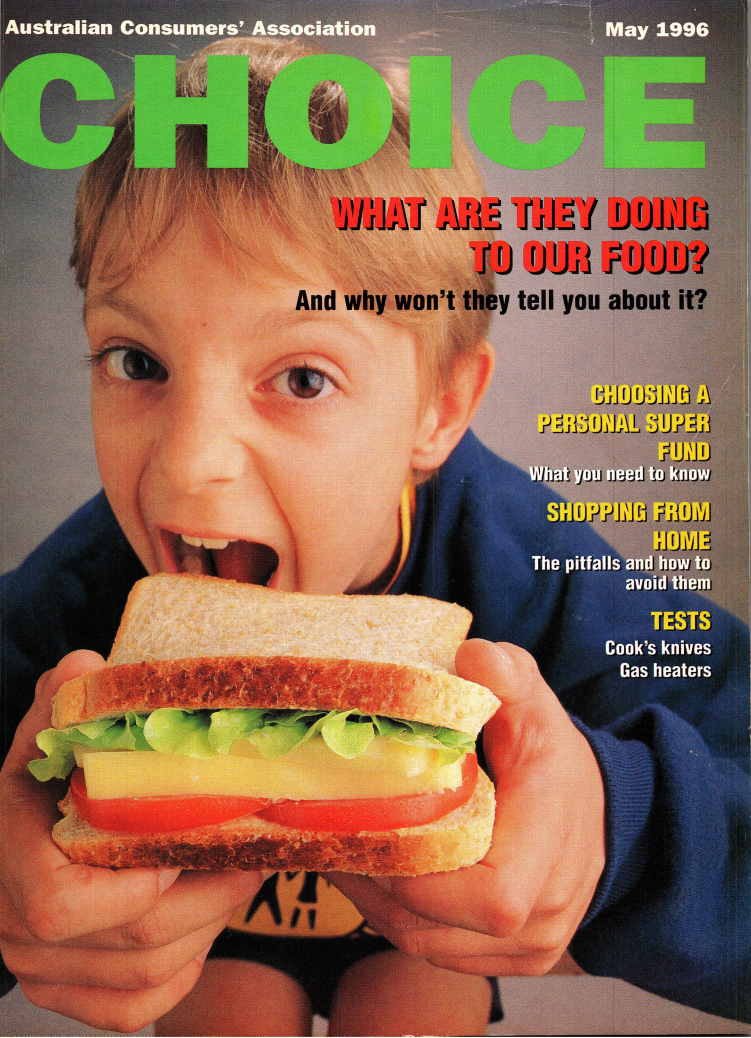
Australian Consumers' Association

May 1996

CHOICE



WHAT ARE THEY DOING TO OUR FOOD?

And why won't they tell you about it?

CHOOSING A PERSONAL SUPER FUND
What you need to know

SHOPPING FROM HOME
The pitfalls and how to avoid them

TESTS
Cook's knives
Gas heaters

About the Consumers' Association

The Australian Consumers' Association is a non-profit, non-party-political organisation established in 1959 to provide consumers with information and advice on goods, services, health and personal finances, and to help maintain and enhance the quality of life for consumers.

We are completely independent. We buy randomly in the marketplace all the products we test. We are not beholden to any commercial, government or union interests, and we don't accept advertising, paid or unpaid. Our income is derived from the sale of CHOICE and our other publications and products.

We test and rate products and services. Our CHOICE ratings are usually based on quality without regard to price, and are derived from lab tests, expert judgments and reader surveys. If a product is high in quality and relatively low in price, we deem it a Best Buy. A rating applies only to the brand and model tested, not to other models sold under the same brand name, unless so noted. We can't conduct special tests or provide information about tested products beyond what appears in CHOICE.

No commercial use policy. Our ratings and reports may not be used in advertising or for any other commercial purpose. The Consumers' Association will take all steps open to it to prevent commercial use of its materials, its name, and the name of CHOICE or our other publications. Please report any apparent violation to the Consumers' Association, 57 Carrington Road, Marrickville 2204; fax (02) 558 9341.

We represent and act in consumers' interests. We lobby and campaign on behalf of consumers to promote consumers' rights, to influence government policy, and to ensure consumer issues have a high profile in the public arena.

Membership. Subscribers can become voting members of the Consumers' Association on application. Membership costs $75 per year, which covers your subscription to CHOICE plus a further subscription to our policy magazine, *Consuming Interest*.

About CHOICE

CHOICE is published monthly by the Australian Consumers' Association.

Subscription rates. $48 for one year, $89 for two years; institutions $66 per year.

Subscription problems or changes of address. Write to Subscriptions Department, CHOICE, 57 Carrington Road, Marrickville 2204, phone (02) 558 8088 or fax (02) 559 3260. Please include your subscriber number (found in the top corner of your CHOICE address label) or have it ready by you when you phone us.

Back issues. Subscribers can buy back issues at the following rates: $6 for one copy, $10 for two, $13 for three, and $4 each after that. Non-subscribers can purchase back issues that are less than 12 months old for $16 per copy; more than 12 months old, $10. Write to Consumer Information Service, CHOICE, 57 Carrington Road, Marrickville 2204, or phone (02) 559 9855.

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Mailing lists. We never sell the CHOICE mailing list to other organisations. We also don't purchase mailing lists for marketing purposes from other organisations.

Other Consumers' Association products

CHOICE Books publishes non-fiction titles on a wide range of consumer-focused topics.

Consumer Bookshelf offers both CHOICE Books and material from other publishers for sale by mail order.

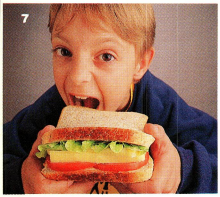
CHOICEFax supplies faxed copies of many CHOICE articles for $6 per article to subscribers, $16 to non-subscribers. Call (02) 558 8088 to order by credit card.

MONEYCHOICE$ gives accurate and independent credit information. It provides up-to-date details about the most competitive home loans, personal loans, overdrafts and credit cards from banking institutions in your area. The information can also be faxed. Call 1902 262 622. (Calls cost $1.50 per minute. Mobile/public phones have higher rates.)

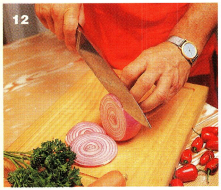
Test Research provides fee-for-service testing of consumer products for other consumer organisations, government and industry. Contact Jeanette Dwyer on (02) 559 9801.

Consuming Interest, our quarterly campaigning magazine, provides straight facts, probing analysis, in-depth reporting, informed opinion and stimulating debates. It also gives updates on the lobbying and campaign projects of the Consumers' Association.

CHOICE Travel. This magazine is produced by the UK Consumers' Association and reprinted by CHOICE four times a year. Its reports are independent in the same style as CHOICE and, while they're written from the perspective of a European base, most of the information in them is just as useful to travelling Australians.



Cover photo: Kent Mears



Coming in the next three issues

Tests: Car steering wheel locks, Internet service providers, camcorders, first aid kits, CD-ROM encyclopaedias, salad bars, vacuum cleaners, circular saws, garden sucker/blower vacs.

Reports: Car security, milk, how to add value to your home, carpet cleaning methods, new surgical techniques, toothpaste, how to choose a lawyer, health insurance, cold and flu treatments, supermarket prices and which supermarkets you like best, where to invest $10,000 or less.

We try to bring you tests and reports in the planned month, but sometimes have to move an article because of problems that occur during testing and research, or for lack of space in a particular issue. We apologise if this causes any inconvenience.

Choice Regulars

4 Choice Cuts

New MONEYCHOICE$ service available; Aussie 'blue-chip' shares; electromagnetic fields; analogue phones being phased out; sunglasses recalled.

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The great phone debate; cigarette advertising back in the limelight; consumers' courts; food standards.

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Amazing breakthroughs and miracle cures — don't be conned.

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'Basic' bank accounts, and how to avoid some fees and charges.

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Shopping by phone, TV, mail order and the Internet is becoming more and more popular. What are the pitfalls, how do you avoid them, and what are your rights?

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Our regular consumer quiz.

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What impact has genetic engineering already had on our food, and what can we expect in the future? And why don't manufacturers in Australia want to label genetically modified food?

25 Sussing out super

How to keep track of your super's performance, how to choose the level of risk you're happy with, and how to pick a personal super fund — all this and more in this month's article.

Choice Tests

12 8 inch cook's knives

Do you really have to pay $100 or more to get a good 'professional' cook's knife, or can you get the same quality for less? Our tests set out to find out.

42 Fire without smoke — decorative-effect gas heaters

These gas heaters are meant to give the impression of glowing logs or coals, without all the mess of a fire. Unfortunately the ones we tested didn't do the job of heating as well as some conventional gas heaters we've tested in the past.

Electromagnetic fields

HIGH-TECH SNAKE OIL?

ELECTROMAGNETIC FIELDS (EMFs) are generated by all alternating current (AC) electrical appliances and wiring.

The jury is still out on whether exposure to EMRs (also known as electromagnetic radiation or EMR) causes health problems, although some researchers have suggested links to leukaemia, brain tumours, breast cancer and miscarriage. So we were interested to hear that an Australian company, Harmonic Products, claims to have developed a device which reduces the effects of EMR.

The company says the $295 EM Power Modulator is "a safety product" that "combats the health risk associated with exposure to EMR".

According to promotional literature for the EMPower Modulator, "People quickly begin to feel better and users say they feel more relaxed, focused, creative, energetic and alert. Relief from eyestrain, headaches, stress and RSI is reported constantly."

We were invited to a demonstration of the product — but had to leave after being asked to sign a "confidentiality and non-disclosure deed" we found unacceptable. The deed stated we would not report on the demonstration unless we also presented the "demonstratable biological de-stressing effects and unique non-hertzian characteristics" of this product.

One expert we spoke to said he could not conceive of any possible system which could cancel out electromagnetic fields.

David Samuels, who is Assistant Science Information Officer at the Australian Radiation Laboratory, is convinced there is no way such a device could possibly work.

"Based on the description [in the promotional material] of how the device is to be used, there is no possibility that it can reduce electromagnetic fields associated with the use of household appliances," he says.

He adds that until the device is tested in a double-blind study, there is no scientific proof that it works.

AN ANTI-MAGNETIC DEVICE THAT THINKS IT'S A SHEEPDOG
MOVE OVER YOU BIG BUTTHEADS!
CERTAINLY NOT!
YOU NEED TO BE SUCH A POLITE LITTLE DEVICE!

Can you help?

CHOICE Books is planning new titles and we are seeking help from CHOICE readers on the following topics:

- Buying, selling and moving house.
- Ways of saving money in everyday life.
- Earning money at home.
- Successful community organisation and lobbying.

If you're happy to share your ideas and/or experience on any (or all) of these topics, please write to the Publisher, CHOICE Books, 57 Carrington Road, Marrickville 2204, or fax us on (02) 559 1375.

We would also like to thank readers who wrote in response to our call in CHOICE, August 1995, for information about their experience with mental health counsellors. Associate Professor Deborah Saltman has incorporated many of these stories into her forthcoming book, *Seeking Help — A Guide to Mental Health Therapies*, to be published by CHOICE Books later this year.

Corrections

HOW RELIABLE IS YOUR CAR?

CHOICE, April 1996

In the article, including the figures on pages 15, 17 and 18, the Ford Falcon 6 EF model should not have been listed. It was less than one year old at the time of the survey and was therefore not included.

In the three different age groups, these are the correct model details:

1992-94
Ford Falcon 6 EB and ED.
Holden Commodore V6 VP and VR.

1989-91
Ford Falcon 6 EA and EB.
Holden Commodore V6 VN and VP.
Mitsubishi Magna TN to TR.

1986-88
Ford Falcon 6 XF.
Mitsubishi Magna TM and TN.

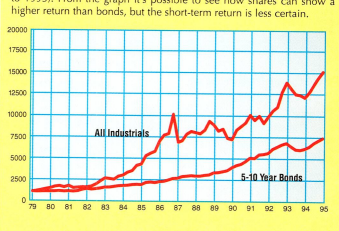
The numbers as reported remain the same.

On page 18, we said the Ford Capri is imported. In fact it was locally produced in the years reported on.

INVESTING IN SHARES

CHOICE, September 1995

Due to a misunderstanding when information was given to us by the Australian Stock Exchange, Figure 2 printed on page 24 was not the correct graph. The following graph is the one which should have been printed — it shows the pre-tax value of $1000 invested in industrial shares (with dividends reinvested) as compared to $1000 invested in five- to 10-year government bonds, over a period of 16 years (from 1979 to 1995). From the graph it's possible to see how shares can show a higher return than bonds, but the short-term return is less certain.



GOING WILLINGLY (MAKING A WILL)

CHOICE, February 1996

In *Other Experts*, on page 24, we stated that trustee companies (both public and private) will not charge to draw up your will, provided you appoint them as executor. We should have said that only in some states do they not charge to draw up your will under these circumstances.

On page 26, in *Wills and the modern family*, we said divorce has no effect on your will in Victoria. However, the law recently changed — in Victoria divorce cancels anything willed to your former spouse.

MONEYCHOICES: CREDIT 'BEST BUYS' AT YOUR FINGERTIPS

YOU CAN GET ACCURATE AND independent credit information from the MONEYCHOICES telephone service. It can give you up-to-date details about home loans, personal loans, overdrafts and credit cards when you need them.

You'll get a list of the most competitive lenders in your area, and you'll be given the option to have the information faxed or mailed to you. This gives more details than the phone call, and includes a table of 'best buy' interest rates, more about each loan or credit card, and tips and advice on the various types of credit.

You can call MONEYCHOICES on 1902 262 622 at any time. Calls, delivered by IT-M, cost $1.50 per minute, and are charged to your telephone bill. Mobile and public phones have higher rates.

Pass: 4 — Fail: 26

IF YOU'RE ONE OF THE large number of subscribers who avidly read the *Recalls and Bans* section of CHOICE, you'll have noticed the long list of recalls of sunglasses in our last issue. Altogether, 26 styles of sunglasses were recalled because they failed a standards test conducted on behalf of the Australian Competition and Consumer Commission (ACCC).

The ACCC said it was "appalling" that only four of 30 pairs of sunglasses tested complied with the Australian Standard.

The problems with the glasses included:

- Refractive problems which could blur vision.
- Lenses that allowed too much ultraviolet light through.
- Lenses that were not uniform.
- Lenses that were too dark for use when driving.
- Incorrect labelling or lack of any label.
- Absence of required warning labels.

Incorrect labelling can be dangerous. For example, a number of the sunglasses failed to carry a warning label that they weren't suitable for people with defective colour vision.

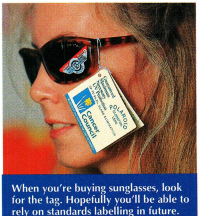
It's important that sunglasses comply with the standards, because wearing defective ones can be as harmful as not wearing any.

To ensure your eyes are adequately protected, don't go simply for the trendiest shades. When choosing sunglasses:

- Check the labelling and tags to ensure the glasses comply with Australian Standard AS1067.1-1990 and are appropriate for your vision or any particular problems.
- Choose a wraparound style that fits your face well (so UV radiation can't reach your eyes from the sides of your face).
- Avoid sunglasses that are very dark, particularly dark green or orange (as they can interfere with visibility), those with small lenses and those where one lens is visibly different from the other.

For a list of the recalled sunglasses, refer to *Recalls and Bans* in April's CHOICE. If you've recently bought the sunglasses in question, return them to the place of purchase for a refund.

Incidentally, price is not necessarily an indicator of the quality of sunglasses — one $269 pair failed the standard.



When you're buying sunglasses, look for the tag. Hopefully you'll be able to rely on standards labelling in future.

AUSSIE BLUE CHIPS

WANT TO DIP YOUR TOE into the world of share ownership but know little about it? You might have wondered if 'Aussie Shares' are a good way to start.

The $3000 and $5000 'portfolios' of 'blue-chip' shares are available at the Commonwealth Bank. You buy the shares in $1000 parcels, so the $3000 portfolio would make you a shareholder in BHP, NAB and Western Mining. For $5000 you'd be buying shares in Amcor, BHP, Boral, NAB and Woolworths.

Unlike investing in a unit trust, you become the share owner, so you'll be sent company reports and can attend and vote at shareholders' meetings.

But you don't get advice on whether these are good shares to buy, when you should sell, or even whether the portfolios are a suitable investment given your particular circumstances.

The costs of buying and selling small parcels of shares are relatively high — Aussie Shares cost $125 in stockbroker's commission for the three or five share parcels purchased (or sold). So all up you'd pay $250 to buy and then sell the $3000 package. That means by the time you sell your shares, they need to have increased in value by around 9% if you're not to make a loss.

For the $5000 portfolio, your shares would have to increase in value by around 5.5% to avoid a loss.

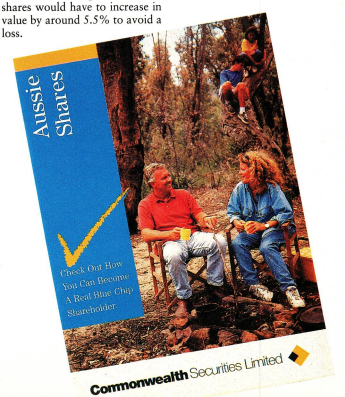
Some discount brokers will charge less than $125 for buying three companies' shares independently for you, but we didn't find one which would charge as little as $125 to buy five different sets of shares.

You may have to pay tax on any income (dividends). And profit, when you sell, would be a taxable capital gain.

Of course shares can go down in value, as well as up, and whether the shares in these portfolios are a good buy is anybody's guess. We're not in the business of tipping shares, but these are mainstream 'blue-chip' companies. As such, they're unlikely to be the star performers of the stock exchange, but they're also unlikely to go under.

If you'd invested in the $3000 portfolio in May 1990 (had it been around), your shares would have been worth around $6000 (after paying the commission) at the end of February this year — that's equivalent to a pre-tax return of around 12% per year. You'd also have received income payments from them. However, there have been other periods in which you would have made a loss.

For more information about the stockmarket and invest-ing in shares, see CHOICE, September 1995.



The fight for consumer rights

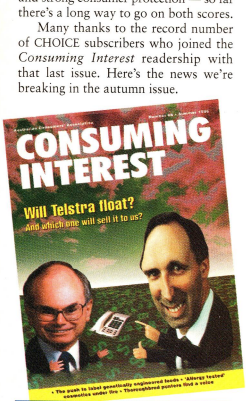
The Consumers' Association fights for your consumer rights. If you want to know more about what we do, here are the kinds of issues you can read about in *Consuming Interest*, our policy and campaigning magazine.

THE GREAT PHONE DEBATE RAGES ON

Some big issues, like the proposed privatisation of Telstra are hard to bring down to a common-sense level because the debate is so fierce, but we managed to do just that with the cover story in our summer issue. We knew we'd struck the right balance when nearly all parties in the debate claimed we had come out on their side!

It's not who *owns* Telstra that's the key issue, but getting real competition and strong consumer protection — so far there's a long way to go on both scores.

Many thanks to the record number of CHOICE subscribers who joined the *Consuming Interest* readership with that last issue. Here's the news we're breaking in the autumn issue.



Consuming Interest — provoking debate.

CIGARETTE ADVERTISING: COMPANIES FIGHT BACK

The tobacco company Philip Morris has challenged the Commonwealth Government in the High Court over the Tobacco Advertising Prohibition Act, which bans or otherwise controls tobacco advertising and sponsorship.

It seems the tobacco industry is determined to fight advertising bans with all its might. In our feature article we explore the ins and outs of tobacco advertising and the implications of this latest industry tactic.

CONSUMERS' COURTS — MORE RELEVANT THAN EVER

Over the past eight years we developed a tradition of ranking the performance of consumer affairs ministers around the country in an annual *Consuming Interest* report. It's been an interesting exercise, increasing public accountability for performance in the important consumer portfolio.

This year we break with tradition. Rather than rating the ministers, we are looking at the on-the-ground benefits achieved for consumers in each state. What better way to start than through a warts-and-all analysis of small claims tribunals, which are supposed to offer cheap and practical justice for wronged consumers?

Our article reveals some surprising results. Did you know that in some states the wait for consumer justice can be just four weeks, while other consumers must wait up to six months? Likewise, application fees can range between zero and $58. We hope our article will help to shape things up.

YOGHURT ... SLIP SLIDING AWAY?

If you thought you could rely on the simple things — such as the amount of fruit in your yoghurt — then think again. Australia's recent agreement with New Zealand on trade in food has opened the door to harmonisation of food standards between ourselves and our Kiwi neighbours. The trouble is, the New Zealand product isn't always exactly the same as the Australian one.

When our national food regulator (the National Food Authority — NFA) was born, the Consumers' Association achieved the introduction of a safeguard into the NFA's operation rules which guaranteed Australia would never lower standards just to fit in with those of our trading partners. But both major political parties let us down at the end of 1995 and allowed this safeguard to slip away.

Join us for the opening battle of what will be a major war to preserve food quality standards in a free-trade environment.

HOT LETTERS

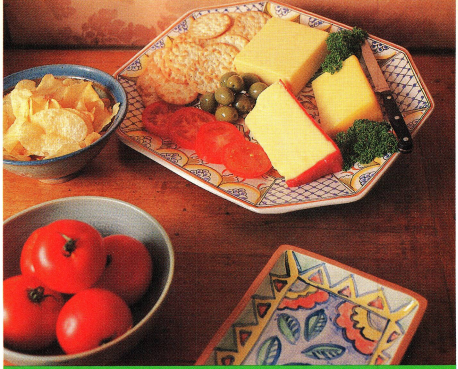
Surprise, surprise ... we're in heated debate with a major bank once again. This time it's over the new 'no frills' accounts. Take a peek at how the Consumers' Association remains at the cutting edge of the banking debate. ❑

HOW TO SUBSCRIBE

Consuming Interest is a quarterly magazine available by subscription. If you'd like to subscribe, phone (02) 559 9855, or use the subscription form on page 24.

Genetic engineering is already being used to process our food. And soon the tomatoes and potatoes of the future could be hitting our tables too.

Do we really know where it might lead — and how will we know what we're buying?



Genetic engineering is likely to affect our entire food supply — so far cheese, tomatoes and potatoes have been the industry's focus.

Gene Cuisine

FROM THE FARMER'S paddock to the food on our plates, genetic engineering will have an enormous impact on what we eat. It's likely to affect the whole food chain — from changes to crops and farm animals, to new ways of processing, packaging and distributing supermarket foods.

WHAT IS GENETIC ENGINEERING?

Genetic engineering is one type of modern biotechnology. Biotechnology is the use of biological systems — living things — to make or change products. For centuries it's been used in traditional activities such as brewing beer, baking bread and making cheese.

Until the 1950s traditional biotechnology was pretty much a hit-and-miss affair — if you wanted to produce a particular type of wheat which was good for bread and also ripened early, for example, you might try breeding different types of wheat together until you hit upon a solution.

Then scientists discovered that the DNA in the cells of all plants and animals is like a blueprint which is passed from generation to generation. DNA is made up of genes, and it's the genes that carry the information which makes humans, plants and animals have specific characteristics, for example green eyes or brown skin.

DNA can be changed by transferring genes between and within different living things — you might, for example, try putting a gene from a fish which lives in the very cold seas of the North Atlantic into a strawberry, so it can survive a frost.

Changing specific genes in order to change a plant or animal in a particular way is known as genetic engineering.

Genetic engineering (also known as gene technology) is different from traditional biotechnology because it allows genes to be shifted between totally unrelated species — plants to animals, microorganisms to plants, humans to microorganisms, and so on — which doesn't usually happen in nature. This has raised many issues for debate in both the scientific and general community (see *The debate rages* and *A choice or not?*, overleaf).

ALREADY ON THE MENU

Genetically engineered organisms are already being used in food production processes in Australia, but there's no requirement to say so on the label. For example, the enzyme chymosin can be made by genetically engineered microorganisms and this type of chymosin has been used in cheese-making for a number of years (see *Cheese, please* on page 10 for more information). Two enzymes produced by genetically engineered organisms for use in brewing and baking were given government approval in 1994.

Australian scientists have also been researching genetically engineered tomatoes and potatoes (see *Tempting tomatoes* on page 9 and *Hot potato* overleaf).

An Adelaide-based company, BresaGen, is hot on the heels of genetically engineered pork. The pigs have not only had their genes 'engineered', but also contain a modified human gene sequence. The aim is to produce leaner pork.

BresaGen announced plans to sell pigs left over from its research, though these pigs have since been destroyed. However, government controls are unclear and it seems that genetically engineered pigs could be sold without formal government approval or labelling. BresaGen's research is continuing and their pigs could find their way to market in the future.

The debate rages

ALL AROUND THE WORLD DEBATES over genetic engineering are raging.

Supporters of the technology claim it offers almost unlimited promise for food and agriculture. They declare it will mean greater quantities of safer, longer-lasting food, improved nutrition and taste, and less use of pesticides and fertilisers — and at lower prices.

On the other side, critics aren't convinced genetic engineering will deliver real benefits for consumers. They also think there are risks and hazards associated with the technology. Here we highlight some of the major issues.

THE BIG PICTURE

Critics of genetic engineering argue that governments are failing to lead the debate regarding these products. They consider this technology is being introduced without the broader issues and long-term implications being fully explored — much the way the motor car 'happened' with little consideration of its impact on society, cities and the environment.

Key issues such as labelling and ethical concerns are being left to industry and consumer groups to sort out, with governments taking a back seat. Laws aren't keeping up with technology, which is moving ahead in leaps and bounds and being implemented with little regard for the big picture.

However, proponents say the biotechnology industry is heavily monitored and that negative attitudes to it are simply due to fear of the unknown — they think if the right kind of information is provided, in the long term attitudes will change.

ALLERGIES

Not enough is known about the how and why of allergies to reliably predict whether a particular genetically engineered food might cause an allergic reaction, argue the critics. People with

A CHOICE OR NOT?

Surveys have shown consumers want genetically engineered food to be labelled — if products aren't labelled we're more likely to view the technology as a bad idea. The lack of information on the label — which is the present state of affairs in Australia — also means the lack of choice.

Consumer organisations worldwide have argued that labelling of genetically engineered foods is a basic consumer right. Industry, on the other hand, has expressed concerns regarding the practicality of labelling — manufacturers may not use genetically engineered ingredients all the time, for example — and some fear consumers may view their products negatively if they label them.

The National Food Authority (NFA) has had the issue of the labelling of genetically engineered foods under consideration since 1993, yet there doesn't appear to be a clear outcome or deadline for its deliberations.

Overseas, consumer organisations and industry have worked together to bring about the labelling of genetically engineered products. In the Netherlands, for example, Unilever (a large food manufacturer) and Consumentenbond (the largest consumer organisation in the country) have reached a very detailed agreement on labelling. Unilever is also carrying out consultations with non-government organisations before introducing products onto the market. In the UK, a number of the major retailers are also labelling genetically engineered products.

There must be an open public debate in Australia on the issues surrounding genetically engineered foods, including whether and how they might be labelled. The Consumers' Association will continue to fight to ensure this important issue isn't decided behind closed doors.

HOT POTATO

A new-age potato could hit our tables in the next few years. The CSIRO Division of Plant Industry, with funding from the Smith's Snackfood Company, has developed and been conducting field trials of potatoes which have been genetically engineered to resist potato leaf roll virus.

This virus attacks and weakens the potato, causing blotches and sometimes ruining half the crop. The scientists have changed the potato to 'trick' the virus into thinking the potato is already infected, so it doesn't try to infect it 'again'.

CSIRO has been growing these potatoes in six areas around eastern Australia to see how well the ruse works.

Don't expect to find these new potatoes in your next bag of chips, though; Smith's says, "We see no urgency in commercialising the genetically engineered potato and we're taking a steady-as-you-go approach." But when they finally arrive, will it say so on the label?

Potato chips made from genetically engineered potatoes could be heading our way.

TEMPTING TOMATOES?

If you enjoy your tomatoes sweet, juicy and ripe, the reality of tomatoes today is sometimes disappointing. There are a number of reasons why they don't always live up to your expectations:

- Tomatoes are picked early, often before they have ripened naturally — while they're hard, they'll resist damage during transportation and storage and have a longer shelf life.
- After picking, ripe fruit gradually loses flavour and becomes soft.
- When refrigerated, tomatoes stop ripening and lose their flavour.

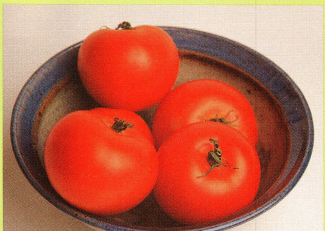
Calgene, a biotechnology company in the US, claims it has produced a better tomato, one with a lush red colour and improved flavour, which can also survive the rigours of transportation. The 'MacGregor's tomato', grown from 'Flavr Savr' seeds, was the first genetically engineered food to be sold in the US.

Calgene's tomato has been genetically engineered to neutralise the gene that makes tomatoes go soft. This means the tomato can ripen longer on the vine (for more flavour) and be shipped longer distances before it becomes mushy.

Some supermarkets in the UK are labelling genetically engineered tomato products.

Our sister magazine in the US, *Consumer Reports*, put MacGregor's tomatoes to the test. While they found they tasted slightly better than ordinary US supermarket tomatoes, it wasn't considered enough to justify their premium price.

The company, however, has received praise for describing its genetic engineering methods, seeking a clean bill of health from the US government, and allowing consumers to make a choice by labelling the products as genetically engineered. The law didn't require the company to do any of these things. Only time will tell how successful the tomatoes will be.



Genetically engineered or not? Without labelling you'll never know.

In Australia, Unifoods and CSIRO are also on the track of a tastier tomato. They carried out research trials of genetically engineered tomatoes in 1993 and 1994. Larger-scale trials will be carried out in the US later this year. So it looks like a genetically engineered tomato might be on its way to us too.

Tips for tastier tomatoes

The CSIRO says there are ways to gain the full taste benefits of the tomatoes on our shelves today.

- Buy smaller quantities more often, keep them at room temperature and use them quickly.
- If you like to eat them cold, chill them just before use.
- Try the different varieties which are becoming available.

allergies may not be able to avoid things they are allergic to if they've been added to another food through genetic engineering — you can't taste or see a gene from a peanut in a tomato, for example.

Proponents of this technology argue that labelling of these foods will overcome this problem. But will this be enough — if you buy a labelled tomato, you'll have the information, but what happens with foods that don't have labels — for example, tomatoes used as a filling in your local sandwich shop?

ETHICAL AND RELIGIOUS CONCERNS

Some people avoid certain types of foods for particular reasons — vegetarians don't eat meat and some religious groups avoid eating pork or beef, for example. These people may have concerns about eating vegetables containing genes derived from animals. Some people might also feel uncomfortable about eating a food containing a gene derived from a human.

Labelling would go some way to reducing these concerns, but it's not clear when, or if, labelling will happen.

TOXINS

Many plants contain natural toxins as a defence mechanism against their insect enemies. Critics argue that the level of toxins could be inadvertently increased during genetic engineering, or even deliberately raised to increase the plant's pest protection.

Proponents argue that unexpected toxins can also occur in plants developed through traditional breeding or as a natural part of growth.

PEST AND HERBICIDE RESISTANCE

One of the most common applications of modern biotechnology to date has been the development of crops which are resistant to attack by certain insects or pests, or are resistant to herbicide sprays.

Insects may well be as likely to develop resistance to a plant's genetically engineered defence as they are to normal pesticides. But in the case of herbicide

resistance, critics fear the gene could be passed to weeds, making them invulnerable to herbicides.

NUTRITIONAL VALUE

Some people are concerned that genetic engineering may lower the levels of nutrients in a food as a side effect of trying to change something else. Proponents argue that research is being carried out to increase the nutritional value, not lower it.

'MARKER' GENES

Scientists need a way to tell whether they have succeeded in introducing new genes into a plant, animal or micro-organism. They therefore usually include a 'marker' gene in the genetic material being transferred. The presence of a marker gene is easy to detect — that's its purpose — so the scientist can be sure that the gene transfer has worked. Marker genes may also remain in the final food.

Opponents argue that there could be problems with commonly used marker genes — for example, a marker gene which produces resistance to an antibiotic. They argue it may also reduce the antibiotic's effectiveness in people if the genetically engineered food is eaten at the same time as you take the antibiotic to treat an illness.

Proponents argue this safety risk is low, and say there is no scientific reason why antibiotic-resistant marker genes must remain in the food anyway — at least one company in the US is reported to have removed the marker gene from its genetically engineered food. It's also possible to use different marker genes, that don't cause the same concerns.

DIVERSITY OF SPECIES

Critics argue that because the goal of genetic engineering is usually to enhance useful characteristics, genetic variation will decrease and uniformity of species increase — any trait which isn't perfect or useful will eventually be deleted. They argue that this 'sameness' could lead, for example, to plants being more vulnerable to devastating epidemics of disease.

Conversely, supporters of genetic engineering picture many improved varieties of crops as the result of genetic engineering.

GENE TRANSFERS AND INTERACTIONS

Critics of genetic engineering claim the approach to the technology is too simplistic, and fails to take into account all the intricate interactions between genes in real life. Concern has been expressed that a transferred gene may interact with genes around it (or with its new environment) to produce an undesirable outcome.

Proponents argue that genetic engineering is in fact very precise and carries less risk of undesirable outcomes than traditional breeding, which is much more 'hit and miss'.

SOCIO-ECONOMIC EQUITY

The plants and animals of developing countries are providing a great deal of the genetic raw material for genetic engineering. While these countries have limited technology they have a huge diversity of genetic material — for example, in their wilderness areas. There is a concern that developing nations will gain little or no benefit from the exploitation of their natural resources — in fact they may end up paying the marketers of patented genetically improved strains.

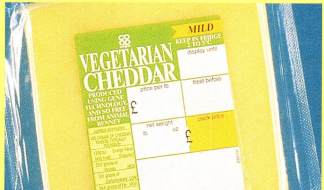
CHEESE, PLEASE

To make some types of cheese, you have to use rennet. It contains an enzyme which curdles the milk and turns it into curds and whey (cheese is the curds).

Rennet can come from animals, plants or bacteria. Rennet from animals is an extract of calves' stomachs which contains the enzyme chymosin (or rennin). Microbial (bacterial) rennet is similar but produces a slightly different flavour, while vegetable rennet uses enzymes from figs or pineapples. Animal and microbial rennets are more commonly used than vegetable rennet.

Rennet can also be produced by genetic engineering. By inserting a gene from a calf into particular micro-organisms, they can be made to produce large quantities of the enzyme normally found in calves' stomachs. Cheese-making enzymes from three different genetically engineered micro-organisms are approved for use in Australia.

We surveyed the major manufacturers of cheddar cheeses to find out what type of rennet they use. While vegetarians may be pleased that there is another alternative to using extract of calves' stomach to make cheese, CHOICE would like to see this information on the label. Without it you can't make an informed choice.



In the UK, a number of supermarkets are using labels like this one to tell consumers that genetic engineering has been used. Manufacturers in Australia aren't so forthcoming.

THE BOTTOM LINE

The debate concerning genetic engineering largely comes down to whether you consider it to be a new technology or an extension of traditional breeding techniques.

While the Consumers' Association doesn't view the technology itself as inherently good or bad, we are concerned that it's used for the benefit of consumers and that the questions regarding its potential future ramifications, its safety, and the ethical, environmental and social concerns are addressed as part of the decision-making process. Open and public debate regarding the risks and benefits of this technology is needed, and the decision makers should proceed cautiously.

At the moment no labelling is required if genetic engineering is used in the production process (see A choice or not? on page 8). But just as close government scrutiny is needed to ensure safety, clear labelling is essential so you can know exactly what you're buying.

Cheddar cheese

Brand* (in alphabetical order)	Manufacturer/ distributor	States available	1 Type of cheddar: Reduced-fat	Mild	Semi-matured	Tasty/matured	Extra-tasty/vintage	Processed	Colby	2 Source of rennet
AUSTRALIAN FARMERS *(A)*	Queensco-Unity	NSW, Qld, Vic		✓		✓	✓			GE
BEGA	Bega / Bonlac	All	✓	✓		✓	✓	✓		Calf or GE
BODALLA	Bonlac	NSW, Qld, Vic	✓	✓		✓	✓			Calf
BROWNES	Brownes	WA			✓	✓	✓			Calf
COON	Kraft	All	✓	✓		✓	✓			Calf
CRACKER BARREL	Kraft	All	✓			✓	✓			Calf
DAIRY VALE	Dairy Vale	SA, Vic	✓	✓	✓	✓	✓			Calf
DEVONDALE	Murray Goulburn	All	✓	✓		✓	✓		✓	*(E)*
FARMERS UNION *(B)*	National Dairies	NT, SA		✓	✓	✓	✓			Calf
FRED WALKER	Fred Walker/Kraft	All				✓	✓			Calf
JERVOIS	Dairy Vale	SA, Vic		✓	✓	✓	✓			Calf
KAMERUKA	Bega	NSW				✓				GE
KENILWORTH	Kenilworth	Qld		✓	✓	✓	✓			Calf *(F)* / GE *(G)*
KRAFT	Kraft	All						✓		Calf and / or microbial
MAINLAND	Mainland	All	✓	✓		✓	✓	✓	✓	Calf
MALANDA	Malanda	Qld	✓	✓		✓	✓			Microbial
MIL LEL	Kraft	All					✓			Calf
NORCO *(C)*	Norco	NSW, Qld	✓	✓	✓	✓	✓			Microbial
TABLE CAPE	United Milk	Tas *(D)*	✓	✓		✓	✓			Calf
UNITY	Queensco-Unity	NSW, Qld	✓	✓		✓				Calf or GE

* Cheeses included are those which are widely available from major manufacturers.

(A) Also described on the label as Caboolture.

(B) Includes Ol' Bitey and Ol' Smoothy varieties.

(C) Norco cheeses include Dunoon, Nimbin and Richmond varieties, although these have limited local availability.

(D) Mainly available in Tasmania, although small amounts are exported to NSW, Queensland and Victoria.

(E) Murray Goulburn didn't return our survey, but did tell us that GE rennet is not used in its cheddar cheeses at present.

(F) Matured variety uses calf.

(G) Mild, semi-matured (Cooloola) and extra-tasty (Red Tasty) varieties use GE.

1 Type of cheddar

There are several different types of cheddar cheese, each with different flavour characteristics. We looked at the following types:

- Reduced-fat.
- Mild.
- Semi-matured.
- Tasty or matured.
- Extra-tasty or vintage.
- Processed (which can be sold in blocks, slices, triangles, sticks, etc).
- Colby (a softer type of cheddar).

2 Source of rennet

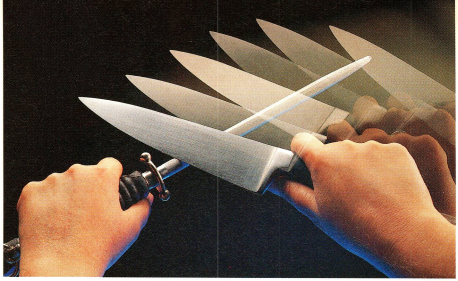
The rennets used in cheese-making can be from four different sources (see *Cheese, please,* left, for more information):

- Calf.
- Vegetable (not commonly used).
- Microbial (naturally occurring in micro-organisms).
- Genetically engineered (GE) from micro-organisms.

The table above tells you whether genetic engineering has been used — information you won't find on the label.

8" cook's knives

We put 16 cook's knives to work, and found you don't have to pay an arm and a leg for a quality knife — our top marks went to one that cost $40.



IN RECENT YEARS many people have become more adventurous in the kitchen, and have started to buy the expensive knives the professionals use. But does paying through the nose guarantee premium performance? Or will a cheaper knife do the job just as well?

We put the most popular 8 inch cook's knives to the test to find out. They ranged in price from as little as $10 to as much as $130. We found some knives costing around $40 to be as good as the more expensive ones — they even outperformed some of them. In general however, the knives costing less than $35 didn't perform as well as those that cost more.

Incidentally, '8 inch' (20 cm) is only an approximation: the blades of the cook's knives we tested range in length from 18 to 21 cm.

OUR TEST

A whole range of factors contributes to the making of a good knife. We tested all the important elements to sort out the good from the not so good.

■ A good cook's knife should be able to cut, slice and chop cleanly and without much effort. It has to be safe and comfortable to use. Whether light or heavy, it needs to be well balanced (not handle or blade-heavy).

We enlisted an experienced panel of eight product testers (four men and four women from the University of North London's Consumer Studies Department) to put the knives to work on the chopping board, assessing their performance, comfort and handling.

The panel performed a range of cutting tasks including rapid chopping (chopping parsley), cutting through harder vegetables (slicing carrots), delicate work needing accuracy (thinly slicing cucumber), as well as cutting and cubing chuck steak.

■ A knife must also hold its sharp edge for a reasonable length of time.

A specialist cutlery laboratory in the historic steel capital of the world — Sheffield, England — was enlisted for these tests. A special edge-testing machine gauged sharpness retention by measuring how far each knife could still cut through a stack of silica-impregnated paper after 60 cuts (this simulates approximately three months of average domestic use).

■ The blade and handle must be strong enough not to bend or break during everyday use, and you don't want the blade to rust.

The laboratory at Sheffield carried out specific technical tests to measure the knives' strength and corrosion resistance.

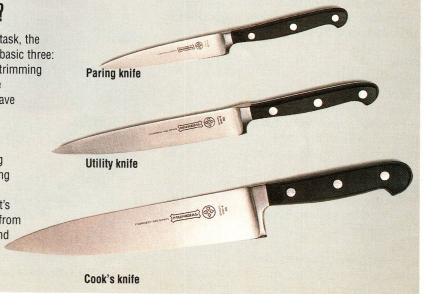
Which knife for which job?

While the experts may have a different knife for every task, the average kitchen dabbler can get away with having the basic three:

■ **Paring:** The most versatile knife for paring, peeling, trimming and dicing smaller fruit and vegetables. Even someone who doesn't cook needs one of these. Paring knives have a blade length of about 7.5 cm (3 in).

■ **Utility:** This knife has a blade length in between the paring and the cook's knives. You're likely to use it for jobs that a paring knife can't handle, such as preparing larger fruits, cutting tomatoes and onions, and chopping herbs.

■ **Cook's:** No kitchen should be without one of these. It's the best all-purpose knife. It can be used for any task from peeling garlic to chopping parsley or slicing poultry, and can handle any cutting task in between. Sizes range from 15 to 35 cm (6 to 14 in), with 15 cm (6 in) and 20 cm (8 in) being the most popular with home users.



Body talk

THE METAL

Initially high-carbon steel was used to make knives. It takes and holds an edge easily but also rusts. Then stainless steel was developed. 'Stainless steel' (or 'no-stain steel', which is the name most commonly used by manufacturers) describes a whole range of steel formulas with a high chromium content — the chromium makes the metal rust-resistant, but it's difficult to sharpen. A compromise between durable but blunt stainless and sharp but corrosive carbon steel is high-carbon stainless steel — it combines sharpness with durability.

The knives we tested are either made of high-carbon stainless steel (some of the good-quality knives have molybdenum and vanadium included to increase the cutting ability) or regular stainless steel. The profiles (overleaf) give more information.

FORGED OR STAMPED?

■ **Forged knife:** Forging can be an expensive process due to the number of individual steps required to make one knife. The process starts with a rough shape of steel which is heated to red-hot in a furnace and dropped into a mould (which has the basic shape of the knife and tang — the extension of the blade that runs through the handle). It's then given four or five hits with a hammer after which it's tempered (repeatedly heated and cooled to give the desired level of hardness and flexibility). It's then ground (to give the edge to the blade), polished and honed, and the handle is fitted.

Forged knives tend to have a heavy, relatively thick blade, with a bolster (a thick ridge) at the handle end of the blade to add strength and balance. Most forged knives also have a full tang, which adds weight and balance.

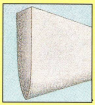
■ **Stamped knife:** In this process a sheet of steel is passed through a stamping machine that cuts out the basic shape of the knife. Then grinding, polishing and honing take place. They're cheaper to produce than forged knives because a machine does most of the work.

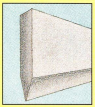
A stamped knife usually has a blade of uniform thickness, is lightweight, normally only has a half-tang, and no metal bolster.

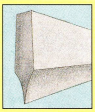
While stamped knives are usually cheaper than forged ones, they're not necessarily inferior. The **VICTORINOX**, our top performer and Best Buy, is stamped. The **MESSERMEISTER**, which ranked third overall, is also stamped.

THE HANDLE

These days most handles are made of hard plastic. Wooden handles are less common. Traditionally the handle is riveted to the tang, but moulded plastic handles are becoming increasingly popular in professional kitchens because they don't have any grooves or rivets that can trap bacteria. The handle can also provide a better grip.





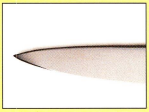


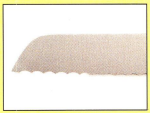
THE GRIND

■ **Taper:** The blade is sharpened on both sides to a tapering (or V) edge. This gives a strong, firm blade and means there's a thicker, longer-lasting piece of metal to sharpen. Forged knives typically have a taper grind.

■ **Flat:** This type of blade is the same thickness from the back to the cutting edge. It's the cheapest type to make and is often used for serrated knives.

■ **Hollow:** The bottom part of the blade is hollowed out, making the cutting edge quite thin and sharp. The edge stays sharper longer but when it becomes blunt it's almost impossible to sharpen. The hollowed-out area can be weak and vulnerable to breakage.





THE EDGE

■ **Fine-edged:** These need to be honed frequently. It's a good idea to hone a fine-edged knife (with a sharpening steel) every time you use it.

■ **Serrated:** These knives give the impression of staying sharp because of the way they cut — the small teeth work in a sawing action, which tears rather than cuts cleanly like a fine-edged knife. They're impossible to sharpen at home. When they get blunt you throw the knife away.

■ **Scalloped:** These are like serrated knives with outsized teeth, and work in the same manner; bread knives are often scalloped. You can't sharpen these knives at home either.

Profiles

The knives are listed in rank order. Prices shown are a good target to aim for when shopping around, based on price checks in February 1996. The attributes listed under *Description* in the profiles are explained more fully in *Body talk* on page 13.

CAN THEY CUT THE MUSTARD?

Most of the knives were up to the task of cutting and chopping. However, there were definite overall winners. The table on page 17 ranks the knives in order of best to worst all-round performance.

Our experience of serrated knives (in this test there were two — the LASER 7 and ECKO Best Results) suggests you should steer clear of them if you're looking for a clean, sharp cutter — they don't perform well in this respect. They work with a sawing action that all the assessors disliked, and are totally unsuitable for the task of rapid chopping (they simply picked up the parsley and moved it around the chopping board, for example).

The WILTSHIRE Staysharp was also a disappointing knife. It didn't cut well and became blunt very quickly — it had to be put through its self-sharpening device 10 to 20 times after each cutting task before it could slit through the skin of a ripe tomato. The assessors also dis-

VICTORINOX

Target price: $39.95
Overall score: 91%
Description: A stamped knife made of stainless steel, with a fine-edged taper-ground blade, an almost full-length tang, and a riveted wooden handle.

Good points

- Performed all cutting tasks very well, with a very clean cut.
- Thin, stiff and very sharp blade which makes the knife easy to control and accurate in use.
- Comfortable, lightweight and well balanced.

Bad points

- None noted.

FELIX

Target price: $99.95
Overall score: 86%
Description: A forged knife made of high-carbon stainless steel, with a fine-edged taper-ground blade, bolster, full tang and a riveted plastic handle.

Good points

- Performed all cutting tasks very well, with a very clean cut.
- Sturdy, comfortable, and well balanced.

Bad points

- Female assessors found the knife a bit heavy.

MESSERMEISTER

Target price: $40
Overall score: 85%
Description: A stamped knife made of high-carbon stainless steel, with a fine-edged taper-ground blade, a $^{3}/_{4}$-length tang, and a moulded plastic handle.

Good points

- Sharp, easy-to-control blade performed well at all tasks.
- Ideal weight and good balance.
- Well designed handle makes this knife very comfortable and easy to use.
- Excellent grip (even with wet hands).

Bad points

- Pitting of the blade occurred in our corrosion test, which simulated around 20 years of normal use.

IKEA DRABANT

Target price: $41
Overall score: 77%
Description: A forged knife made of stainless steel, with a fine-edged taper-ground blade, bolster, full tang and a riveted wooden handle.

Good points

- Performed well on most cutting tasks due to its thin, accurate blade.
- Well balanced and light.

Bad points

- Male assessors found the handle a little short.
- Blade can be a little too narrow for chopping tasks.

LION SABATIER

Target price: $80.65
Overall score: 77%
Description: A forged knife made of high-carbon stainless steel, with a fine-edged taper-ground blade, bolster, full tang and a riveted plastic handle.

Good points

- Performed very well on most cutting tasks due to its thin, accurate blade.
- Female assessors found the knife light, comfortable and well balanced.

Bad points

- Male assessors found the handle too short and narrow.

AVANTI+

Target price: $189 (only available as part of a set of 8; price quoted is for the whole set).
Overall score: 76%
Description: A forged knife made of high-carbon stainless steel, with a fine-edged taper-ground blade, bolster, full tang and a riveted plastic handle.

Good points

- A thick-bladed knife which performed well on most cutting tasks.
- Long, very smooth and comfortable handle.

Bad points

- Difficulty in cutting through carrots due to thick blade.
- Heavy in use, and noticeably front-heavy, especially for female assessors.

liked the grating noise when the knife was removed from the holder.

The **MUNDIAL** and **MESSERMEISTER** rusted during the corrosion test. So did the **ARCOSTEEL Professional Edge** and the **OXO Good Grips** to a lesser extent, highlighting the importance of washing and drying your knives straight after you've finished using them.

Most of the knives kept their edge fairly well. The serrated **LASER** 7 and **ECKO Best Results** in particular rated well — but you'd hope that would be the case anyway. Serrated knives are supposed to stay sharp forever — you can't sharpen them at home, so you can plan on throwing them away if they get blunt.

Of the fine-edged knives, the **VICTORINOX** stayed sharp the longest. The **WILTSHIRE Staysharp** was the worst (confirming the user panel's experience), followed by the **IKEA Drabant, F. DICK** and **IKEA Distinkt.** In real-life use these knives would need regular sharpening.

WHAT TO BUY

VICTORINOX 5.2000.19	BEST BUY	$39.95
FELIX 9012/21		$99.95
MESSERMEISTER 5025-8		$40.00

The **VICTORINOX** was the best overall performer, and is the best value for money. The **FELIX** was generally regarded as a good all-round knife by the user panel, while the **MESSERMEISTER** performed well and the user panel found it the easiest and most comfortable knife to use.

ZANGERS-ICEL

Target price: $49.95
Overall score: 83%
Description: A forged knife made of high-carbon stainless steel, with a fine-edged taper-ground blade, a full tang, and a riveted wooden handle.

Good points

- Sharp, easy-to-control knife performed well at all tasks.
- Large, well shaped, comfortable handle.
- Good weight and well balanced.

Bad points

- None noted.

WUSTHOF TRIDENT

Target price: $129.95
Overall score: 81%
Description: A forged knife made of high-carbon stainless steel, with a fine-edged taper-ground blade, bolster, full tang and a riveted plastic handle.

Good points

- Easy to control; performed all cutting tasks very well.
- Large, comfortable handle.

Bad points

- Female assessors found the knife a bit heavy.

ARCOSTEEL PROFESSIONAL EDGE

Target price: $36.95
Overall score: 77%
Description: A forged knife made of high-carbon stainless steel, with a fine-edged taper-ground blade, bolster, full tang and a riveted plastic handle.

Good points

- A reasonably good performer at all cutting tasks.
- Long, comfortable handle.
- Well balanced, and male assessors liked its weight.

Bad points

- None noted.

F. DICK

Target price: $132
Overall score: 73%
Description: A forged knife made of high-carbon stainless steel, with a fine-edged taper-ground blade, bolster, full tang and a moulded plastic handle (with rivets for aesthetics).

Good points

- Good weight and balance for chopping action.

Bad points

- Uncomfortable angular edges on handle.
- Front-heavy.
- Care required for delicate work (such as thinly slicing cucumber) due to thick blade.

MUNDIAL

Target price: $64.95
Overall score: 72%
Description: A forged knife made of high-carbon stainless steel, with a fine-edged taper-ground blade, bolster, full tang and a riveted plastic handle.

Good points

- A sharp and accurate blade which performed all tasks quite well.

Bad points

- Noticeably front-heavy.
- Pitting of the blade occurred in our corrosion test, which simulated around 20 years of normal use.

OXO GOOD GRIPS

Target price: $14.75
Overall score: 66%
Description: A stamped knife made of stainless steel, with a fine-edged taper-ground blade, three-quarter-length tang, and a non-slip rubberised handle.

Good points

- The special rubberised handle allows a good grip, even with wet hands.

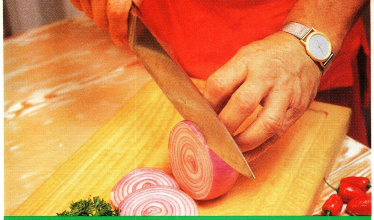
Bad points

- Handle too short for male users; ridged thumb grip irritating and poorly positioned.
- Rubberised handle compresses too much when a lot of pressure is applied (this makes it awkward to use and requires increased force).
- Dirt traps on the handle.

How to buy a cook's knife

■ Make sure you handle the knife before buying it. If the store won't let you, go elsewhere.
■ Inspect the knife for flaws or nicks in the blade, or gaps in the handle (which can collect bacteria).
■ Hold the knife with the back at eye level and the point away from you to check the blade is straight.
■ Grip the knife normally to see how well it fits your hand. Make sure there are no ridges or other protrusions that aren't in the right place for your hand.
■ Whether you prefer a heavy or a light knife, the balance between handle and blade is important. Make sure it doesn't feel blade-heavy or handle-heavy (this will lead to tiring of the wrist). The knife should feel like an extension of your hand.

It seemed the sight of food made the Wiltshire Staysharp blunt — it needed resharpening after almost every task. The blade is made of relatively soft metal to allow the self-sharpening device to work — but this means it also blunts easily.



Don't cut on a glass, laminated or metal surface — the blade will quickly become blunt. Use a soft wood or plastic cutting board, and be sure to clean it well, especially after cutting raw meat or poultry. It's best to have a separate board dedicated to cutting these types of food to avoid contaminating other foods with bacteria often found on them.

How to keep your knife sharp

A new knife should be very sharp. Gradually with use it will become blunt. What happens is that tiny 'teeth' (invisible to the naked eye) are bent to either side during cutting, so that instead of having a thin sharp edge, it's thickened and cuts more slowly and with more effort.

This is when a sharpening steel comes in handy — to remove burrs and re-align the 'teeth'. Contrary to popular belief, a steel does not sharpen, but re-aligns (this process is known as honing).

Ideally, every time you use a good fine-edged knife, you should pass the steel over it a few times. This will postpone the need for serious sharpening — that's when the cutting edge wears down to the extent that you have to restore or replace it, rather than hone it.

Various tools can be used for sharpening, including a sapphire or diamond sharpener (used like a honing steel), a sharpening stone, or a knife sharpener (usually a device using small stones or diamond-impregnated sharpening wheels, in which the blade is simply drawn forward and backward through a guide unit).

Expert cooks often get a professional in to do the job. They would baulk at the idea of using any home sharpening device which, it's claimed, takes too much metal off the knife, and doesn't restore the edge to its original shape. If you've got expensive knives at home, it may be worth getting them sharpened by an expert

Taking care of your kitchen knives

CLEANING

■ Wipe the handle and blade with a soapy sponge or cloth, and dry immediately with a soft towel — leaving a wet knife on the draining board can lead to rusting.
■ Wash the knife straight after cutting citrus fruits and tomatoes (the acid in these foods has a corrosive action), as well as salty foods.
■ Never leave a knife soaking in suds — groping blindly for something sharp and pointed is not recommended.
■ And never put a good kitchen knife in the dishwasher (even if it's claimed to be dishwasher-safe) — hitting against objects can damage the blade, and the heat can shrink wooden handles.

STORAGE

For the sake of the knives as well as your own safety, it's not a good idea to store them loose in a drawer. Knocking them against other implements will quickly blunt and chip them, and there's always the danger of cutting yourself while rummaging for something in the drawer.

Good knives deserve a place to call home. There are a few options:

■ **Wooden knife block:** Each knife fits securely in its own slot, with none of the edges left exposed. Take care that you don't drag the knife across the wood when removing it from the slot — this makes it blunt.
■ **Magnetic holders** are good if you're short of bench space, but don't store larger heavy knives this way, as they may slip.
■ **A knife rack** fitted into a high cupboard (preferably one with a child-resistant catch) is a good idea if you have small children around the house.

One handy way to store your knives safely.

8" kitchen knives

Brand/model*	Target price ($)**	Origin	Warranty (years)	Weight (g)	1 Cutting performance score (%)	2 Ease of use score (%)	3 Technical tests score (%)	4 Overall score (%)	
VICTORINOX 5.2000.19	39.95	Switzerland	None stated	100	90	80	100	91	
FELIX 9012/21	99.95	Germany	None stated	275	90	80	83	86	
MESSERMEISTER 5025-8	40.00	Germany	None stated	190	85	100	75	85	
ZANGERS-ICEL 1S7111-20	49.95	Portugal	None stated	232	80	80	92	83	
WUSTHOF TRIDENT 4582/20	129.95	Germany	None stated	253	80	70	92	81	
ARCOSTEEL Professional Edge	36.95	Korea	None stated	232	78	80	75	77	
IKEA Drabant 670.580.00 12502	41.00	South Korea	None stated	163	80	70	75	77	equal
LION SABATIER 1484	80.65	France	None stated	178	78	70	83	77	
AVANTI+ 78507/20	189.00*(A)*	Taiwan	'Lifetime' (D)	221	75	60	92	76	
F. DICK 1447-21	132.00	Germany	None stated	266	73	70	75	73	
MUNDIAL 5110-8	64.95	Brazil	None stated	213	75	70	67	72	
OXO Good Grips 22581	14.75	Taiwan	None stated	122	68	60	67	66	
IKEA Distinkt 769.416.09.11852	16.00	Japan *(C)*	None stated	95	55	50	75	59	
LASER 7 95935 (S)	25.95	UK	25	159	35	60	100	56	
WILTSHIRE Staysharp 24518	89.95*(B)*	China	'Lifetime' (E)	94	45	50	75	54	
EKCO Best Results 80305 (S)	10.50	Taiwan	30	155	35	50	92	52	

* The length of the blade is sometimes included in the model number. It can be the last two digits (cm) or the last digit (inches).

** Prices are those found in checks in February.

(S) Serrated knife.

(A) This knife is only available in a block as part of a set. This price is for the set of eight (four knives, a fork, a steel and kitchen shears in a block).

(B) This knife is only available as part of a set of four knives and kitchen shears, in a block with a self-sharpening device. This price is for the whole set.

(C) There is now a new supplier in Taiwan, though the knife is the same.

(D) No conditions were mentioned, just "Fully guaranteed to be free from defects in material, manufacturing and workmanship".

(E) No conditions were mentioned, just "All Wiltshire Staysharp knives have a lifetime guarantee".

1 Cutting performance

Each cutting task was given equal weighting, and the scores for each were averaged. They were then added together to give each knife its total score. See page 12 for details of the user trial.

2 Ease of use

The ease of use was assessed by the panel while using the knife. Comfort, handling, grip and balance were all taken into consideration to arrive at the final score.

3 Technical tests

The technical tests consisted of the following:

- Corrosion resistance.
- Strength and handle firmness.
- Sharpness retention.

Each of these tests was given equal weighting.

4 Overall score

All the tests were included in the final score, with greater weighting given to those we considered to be most significant in real-life use. The weighting is as follows:

- Cutting performance: 55%
- Ease of use: 20%
- Technical tests: 25%

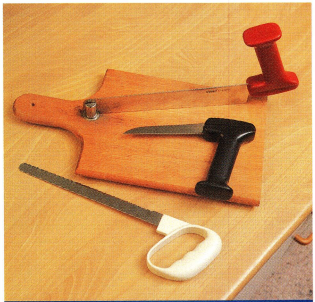
Knives for people with weak hands

If you have weakness or pain in your hands or wrists as a result of, say, arthritis, it may be worth considering a specially designed knife for your needs.

There are a number of different brands and types on the market. Most of these knives have a similar design, consisting of a built-up, easy to grip handle set at an acute angle (almost a right angle — see photo) to the blade (allowing all the strength of the arm to be applied to the blade with minimal strain on the wrist and knuckle area). Some have closed-grip handles which prevent you accidentally dropping the knife.

Results of a user panel carried out by our UK counterpart found that people with wrist and hand problems found a specially adapted straight-edged knife easier to use than one with a serrated edge. The serrated-edge knife needed a lot of effort because it required a sawing motion.

If you want an opportunity to try out the various knives before buying one, you can visit the Independent Living Centre in your state (only the NT doesn't have one). They have a whole range of kitchen equipment for people with special needs.



People with weak or painful hands can still enjoy cooking with knives specially designed to help them cut food more easily.

Amazing breakthroughs and miracle cures

Revolutionary treatment — or new health scam? Don't be conned! Here are some tip-offs on health rip-offs.

NEW PRODUCTS guaranteed by their promoters to make you lose weight without any effort, or cure a multitude of health problems are constantly appearing in newspaper and magazine advertisements, mail circulars and mail order catalogues. But don't be in a hurry to part with your money for a "unique" or "new" treatment. As we reveal in the following examples, you'll probably be ripped off.

FUCUS HOCUS POCUS

It sounds too good to be true — and it is. Just slap a special sticking plaster onto your skin and hey presto! — you'll be able to shed kilos of excess weight. There's no need for dieting or exercises. So easy to put on — and such a rip-off!

The Medex Diet Patch is "the most incredible weight loss discovery of the 20th century" and "has been acclaimed by medical journals around the world", we're told in a letter by 'nutritional consultant' Dr Malcolm K Canning of the 'National Health Institute' in Box Hill, Melbourne.

Can fucus work?

"EVERY MEDICAL JOURNAL has talked about this discovery," the Medex patch material assures us, while the Slender Patch blurb proclaims "Scientists agree: Fucus Fights Fat!!!"

However, weight loss experts we contacted have never heard of any slimming patch, let alone one containing fucus, mentioned in any medical journal.

So what is this magic ingredient, *fucus vesiculosus*? "A lot of hocus pocus,"according to Professor Mark Wahlqvist, professor of medicine at Monash University in Melbourne. "There is no scientific evidence that these patches could work," he says.

Fucus vesiculosus is a type of kelp or seaweed. Some people take kelp tablets because of their misconception that kelp — a source of iodine — will help them lose weight by stimulating the thyroid gland to speed up their metabolism. (The E-Z Trim tablets mentioned in the main article also include kelp in their list of ingredients.)

However, Associate Professor Steven Boyages, director of clinical endocrinology at Sydney's Westmead Hospital, says kelp products can't and don't work.

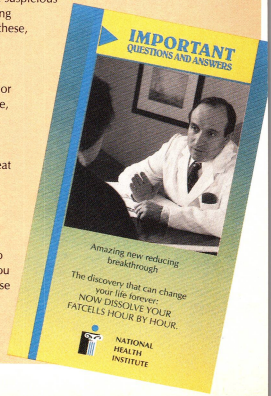
According to Dr Boyages, less than 1% of overweight people have "gland problems". Even the small number of people whose obesity is caused by an underactive thyroid wouldn't benefit from taking extra iodine in any shape or form, he says. (What they need is thyroid hormone.) In fact, iodine would be more likely to slow down thyroid function and metabolism.

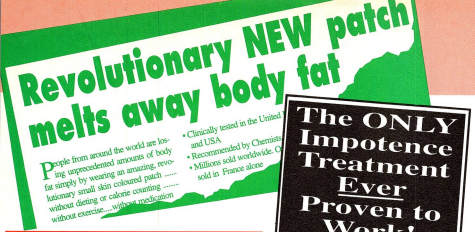
It's also not clear exactly what the patches are supposed to contain. The Medex blurb says fucus has "a natural herbal property, which speeds up the metabolism in a safe and natural way"— no details given of precisely how. And don't assume that just because a product is promoted as being "natural", it's therefore safe and free of side effects, as the letter from Dr Canning claims.

The Therapeutic Goods Administration (the Commonwealth Government's health products watchdog) warns fucus patches are not approved for use in Australia. It hasn't evaluated them for quality, safety or efficacy and is currently investigating the promotion and supply of these products, which are imported from the UK.

Always be suspicious of any slimming schemes like these, advertised as being new, revolutionary, fast, effortless or 100% effective, that don't require any exercise and allow you to eat anything you want.

The only way to lose weight and to keep it off is to watch what you eat and exercise regularly.


IMPORTANT
QUESTIONS AND ANSWERS
Amazing new reducing breakthrough
The discovery that can change your life forever-
NOW DISSOLVE YOUR FATCELLS HOUR BY HOUR.
NATIONAL HEALTH INSTITUTE


Revolutionary NEW patch melts away body fat
People from around the world are losing unprecedented amounts of body fat simply by wearing an amazing, revolutionary small skin coloured patch ..... without dieting or calorie counting ..... without exercise... without prediction
• Clinically tested in the United and USA
• Recommended by Chemists
• Millions sold worldwide. C sold in France alone

Beware of dramatic claims — all may not be as it seems.

"The Medex Diet Patch (containing fucus) will inevitably make you lose at least two kilos per week," he says confidently — and if you're not completely satisfied, you'll get your money back within 10 days.

The good doctor's letter includes glowing testimonials from happy customers telling how the amazing patch has made them slim and beautiful and changed their lives — "concrete proof that it works," he says. His letter ends with this PS: "I've reserved absolutely free, 7 Medex diet patches in your name, for a period of 48 hours."

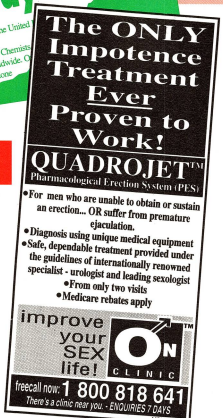
IMAGINARY INSTITUTE

We've received complaints from many people who have parted with their money and waited in vain to receive the patches they ordered, as well as their promised freebies and "free surprise gift".

In fact neither the National Health Institute nor the Medex Corporation (who you make your cheque out to) is genuine. And they have no relationship to a company you will find in the phone book, Medex Australia.

The Victorian office of Fair Trading and Business Affairs told us the company behind the Medex scheme is Jayco Pty Ltd of 4 Lamana Street, Mordialloc 3195. Jayco promotes a number of products claimed to reduce weight, such as E-Z Trim (Ezy-Trim) tablets and the Acu-Stop 500 earpiece (claimed to "pinpoint pressure to those areas in your ear which regulate hunger").

If you have a complaint about the Medex patches or any other product marketed by Jayco, write to Jayco at the above address. If you're not satisfied with the response, contact the Victorian Office of Fair Trading and Business Affairs at 452 Flinders Street, Melbourne 3000 (phone (03) 9627 6132 or 1800 136 716).


The ONLY Impotence Treatment Ever Proven to Work!
QUADROJET™
Pharmacological Erection System (PES)
•For men who are unable to obtain or sustain an erection... OR suffer from premature ejaculation.
•Diagnosis using unique medical equipment
•Safe, dependable treatment provided under the guidelines of internationally renowned specialist - urologist and leading sexologist
•From only two visits
•Medicare rebates apply
improve your SEX life!
ON CLINIC
freecall now: 1 800 818 641
There's a clinic near you: - ENQUIRIES 7 DAYS

MORE FUCUS AND HOCUS

Fucus patches are also being marketed by a Sydney direct-marketing organisation, Buyers Network International. It calls its "revolutionary, new" product — which "melts away body fat" — the Slender Patch.

This company also markets an "exercise magnifier". An unidentified enraptured customer tells us in a magazine advertisement for this "ingenious little device" (we're never told exactly what this "Break-Through" is) how, after using it for the first time, "It felt so incredibly good I had trouble stopping after the first four or five minutes. And then I stepped over to the mirror, and studied my figure — and knew I was on to something BIG!" Just four minutes a day using this magic device has given her sleek, firm hips, thighs and waist — she no longer has to do any exercise and can eat all the fattening foods she wants to!

If you have any complaints about this company's products, write to them at 2/74 Old Barrenjoey Road, Avalon 2107, and if the matter is not resolved, contact the NSW Department of Fair Trading at 1 Fitzwilliam Street, Parramatta 2150 (phone (02) 895 0111).

QUADROJET SEX BOOSTER

It's not just slimming that's the focus of health rip-offs. Following a barrage of advertisements in the press and on radio and TV recently, men have been flocking to impotence clinics for a quick fix to their problems.

"The ONLY impotence treatment ever proven to work!" exclaims the advertisement for the On Clinic's Quadrojet Pharmacological Erection System (PES). And what is the Quadrojet treatment? — perhaps four mini rockets designed to give your sex life a lift?

It turns out the Quadrojet zing is provided by jabs of medication to increase blood flow to the penis. You give yourself a shot into the penis about 10-15 minutes before having sex, resulting in an erection which is claimed to last around half an hour.

Far from being "unique", injection treatments have been provided by doctors around Australia for at least 10 years, says Dr Chris McMahon, president of the Australasian Society of Impotence Medicine.

What *is* different about the Quadrojet jabs is that the Therapeutic Goods Administration (TGA) says they contain unapproved brands of drugs, which haven't been tested for safety or efficacy. The TGA advised us that charges had been laid against a director of the company regarding importation of these drugs.

NOT THE ONLY TREATMENT THAT WORKS

This concern aside, what of the On Clinic's claim that it provides "diagnosis using unique medical equipment" and is "the only impotence treatment ever proven to work"? According to Dr McMahon, these statements are "quite misleading" and "a load of rubbish".

The advertised treatment relies on injections. But there are a number of other successful methods of treating impotence, ranging from counselling to vacuum pumps and various types of surgery.

Many impotent men don't want or need injections, says Dr McMahon. According to Dr McMahon, up to 30% of men who seek help for impotence have a psychological rather than a physical problem. Counselling provided by your GP is often all that's needed.

WHERE TO GO

Your GP should be your first port of call for unbiased impotence advice, Dr McMahon says. As well as giving counselling, GPs can evaluate your physical condition (in some cases prostate disease, high blood pressure or diabetes may be the underlying cause of the trouble). If necessary, they can also refer you to an impotence specialist — a urologist, endocrinologist, vascular surgeon or psychologist — depending on your particular problem.

GPs can also prescribe injections if required — and the jabs may cost you considerably less through your GP than through the commercial clinics that have been advertising so heavily recently, according to Dr McMahon. He said a patient referred to him had complained of being charged $950 by one of the commercial clinics for two consultations and enough solution for 30 injections.

So if you suffer from impotence and want to do something about it, visit your GP.

VAIN PROMISES

Yet another target for the unwary: Frigibas. "If you suffer from swollen and heavy legs, spider veins, poor blood circulation, dry and flaky skin, sore and tired legs, if your legs bruise easily, if you have stretch marks, cellulite, saddle bags and if your legs are swollen in the evening, then Frigibas is for you," says this full-page advertisement.

Frigibas? It's a solution which contains 17 plant extracts and "venotrophic vitamin P", we're told in the ad. It's claimed to reduce the temperature of the legs, so the veins contract. The idea is you soak a pair of special stockings in Frigibas, put them on for about 30 minutes and, if you use it two or three times a week for 12 to 20 treatments, your problems should be over. Well, almost — of course you'll need to continue the treatments indefinitely to prevent recurrences.

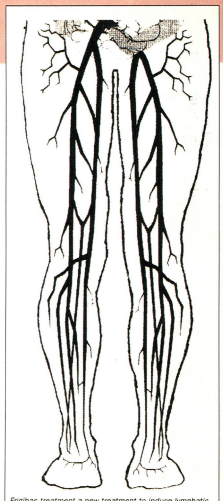
This French treatment is available in Sydney exclusively from the J F Lazartigue Hair Diagnostic and Advisory Centre. If you don't live in Sydney, you can get Frigibas through the mail, says managing director Bertrand Cadart. A home kit providing 12 stocking-bath treatments will cost you $470.

But Frigibas is only one of seven leg treatments. After the Frigibas treatments, you might also like to try one of their range of toning products for the legs, Mr Cadart suggests. Their special leg spray is very effective for aching legs and ankles, he assures us, as are their creams.

EXPENSIVE TEMPORARY RELIEF

Could this treatment work? Not according to Dr Mark Malouf, secretary of the Australian and New Zealand Society of Phlebology (vein science). The Frigibas solution would provide only temporary cooling relief for aching legs, he said. And that could be obtained more effectively, and at a fraction of the price, by soaking your legs in cool water and wearing elasticised compression pantyhose. Medication could also be a cheaper and better alternative for aching legs caused by poor circulation.

Dr Malouf has never heard of "venotrophic vitamin P". As for cellulite (which is simply a lay term for fat around the thighs and buttocks), it's not, as this advertisement claims, caused by sluggish circulation, and it can't be cured with cooling baths, creams, wraps or sprays. The only way to get rid of that dimpled fat is to exercise to tone up your muscles and to eat sensibly (and even then it can prove difficult to shift). ❑



Frigibas treatment a new treatment to induce lymphatic drainage, removing excess water and fat in women's legs.

Scientific-looking diagrams do not a "breakthrough" make. Cool water and elasticised pantyhose could be just as good.

Tip-offs to rip-offs

The particular sort of snake oil advertised by promoters may be new, but they generally use the same old marketing tricks to suck you in. Be wary if the information about the product:

- Claims the product or treatment is the only one that really works, and that it does so because of its secret formula. If it's secret, it's probaby a scam. A reliable new health product would have been tested and reviewed by a number of reputable scientists first.
- Includes testimonials from satisfied customers as the only proof it works. Anecdotes may well be fabricated — often these people are identified only by their initials or first names.
- Guarantees the product is quick, painless, 100% effective and has no side effects.
- Guarantees you'll lose weight fast, without any effort or exercise, while you eat as much fatty food as your heart desires. Regrettably, it just ain't true!
- Claims the product is an amazing or miraculous breakthrough. When a real medical breakthrough occurs (and that doesn't happen regularly), responsible scientists do not proclaim to the world it is "amazing" or "miraculous".

If you don't find these tell-tale signs and you think the item might be worth buying, you could take the advertising material to your doctor and ask their opinion. They may be able to tell you if they've seen any articles about similar treatments published in medical journals, or whether any medical references given appear to be genuine.

Paying for banking

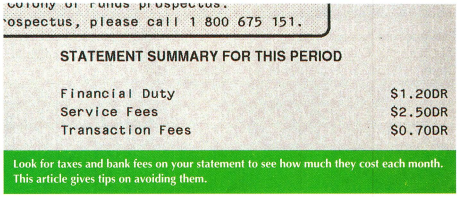
The banks have introduced a range of basic accounts in response to a government inquiry, but there are also new — and increased — fees. What do the new basic banking accounts have to offer? And what fees are you likely to be paying?

LAST YEAR A PRICES SURVEILlance Authority inquiry said people should have a right to access to banking, and the bigger banks have responded with 'basic banking' accounts. These are designed to allow low-balance, low-use account holders to avoid charges. **Table 1** shows what's on offer from the big four banks.

All these basic banking accounts offer unlimited free deposits and a limited number of free withdrawals (using card access via EFTPOS and ATMs) and over-the-counter transactions. However, the banks have approached basic banking in different ways. The NAB restructured its mainstream cheque/savings account (**FlexiAccount**) to provide the required features, while the other three introduced new accounts.

■ **Best of the four:** The fact that NAB's basic bank account is not a new account seems to bring with it a number of advantages: the **NAB FlexiAccount** is the only one of the four to pay interest on positive balances, you can avoid transaction charges if your balance is $500 or more, most of its fees are lower than the other four banks', and it offers a cheque book (though extra taxes will then apply — see page 22).

■ **TIP:** For some people, government taxes are more of an expense than bank charges. If you can do without a cheque book you can avoid **debits tax**. This is a state-based tax on all withdrawals from accounts which have a cheque book facility. The levels of tax vary, and depend on how much you're withdrawing — you'll pay from 15 cents for withdrawals under $100 in the NT, Tasmania and WA to $4 for withdrawals of $10,000 or more in NSW, the NT, SA and Victoria (there's no debits tax in the ACT). For full details see **Table 2** overleaf.


ospectus, please call 1 800 675 151.
STATEMENT SUMMARY FOR THIS PERIOD
Financial Duty $1.20DR
Service Fees $2.50DR
Transaction Fees $0.70DR

Look for taxes and bank fees on your statement to see how much they cost each month. This article gives tips on avoiding them.

ATMs AND EFTPOS

It's not just the basic banking accounts which are subject to fees. The PSA inquiry also suggested banks adopt a 'user pays' philosophy, and many banks have introduced other fees: in particular, increases in ATM and EFTPOS charges.

We've taken another look at the cheque/savings accounts featured in our report in October last year (except the two Westpac accounts, which are new). In **Table 3** overleaf we tell you what they charge for EFTPOS and ATM use.

And while some banks have dropped

Table 1: Basic banking with the big four banks

Bank	Number of free transactions each month	You then pay
ANZ Access Simplicity	6 including a maximum of 2 over the counter	■ $1.25 for each over-the-counter transaction. (disabled and remote-area customers: 40c). ■ 40c for ATM and EFTPOS. ■ $1 for using other institutions' ATMs (none free). ■ Currently no telephone banking (due later this year). ■ Free periodical payments and direct debits.
COMMONWEALTH BANK Basic Transaction	6 including a maximum of 4 over the counter	■ $1.50 for over-the-counter transactions. ■ 45c for ATM, EFTPOS and other withdrawals. ■ $1 for using other institutions' ATMs (70c for balance only, none free). ■ No charge for telephone banking.
NATIONAL AUSTRALIA BANK FlexiAccount	8 including a maximum of 4 paper-based transactions *(A)*	■ $1 for cheques and over-the-counter transactions. ■ 25c for ATM and EFTPOS. ■ 75c for using other institutions' ATMs. ■ No charge for telephone transfers, 30c for bill-paying (none free). ■ Free periodical payments and direct debits.
WESTPAC Basic	6 withdrawals of any type	■ $1 for over-the-counter transactions. ■ $1 for using other institutions' ATMs. ■ 65c for ATM and EFTPOS. ■ 65c for telephone transactions. ■ No periodical payments or direct debits.

(A) No transaction fees (except for other ATMs) if minimum monthly balance is $500 or more.

account-keeping fees, they haven't disappeared altogether — particularly if you have a low minimum monthly balance. You need to check them, plus the costs of writing cheques and over-the-counter transactions, if you're considering changing accounts.

■ **TIP:** If you think you're paying too much in fees, you may need to change your banking habits to cut costs. Cut down on transactions — particularly those with other institutions' ATMs.

Table 2: Debits tax on withdrawals of:

	$1 to $99	$100 to $499	$500 to $4999	$5000 to $9999	$10,000 or more
ACT	0	0	0	0	0
NSW	30 cents	70 cents	$1.50	$3.00	$4.00
NT	15 cents	70 cents	$1.50	$3.00	$4.00
Queensland	25 cents	45 cents	85 cents	$1.60	$2.10
SA	30 cents	70 cents	$1.50	$3.00	$4.00
Tasmania *(A)*	15 cents	35 cents	75 cents	$1.50	$2.00
Victoria	30 cents	70 cents	$1.50	$3.00	$4.00
WA	15 cents	35 cents	75 cents	$1.50	$2.00

You pay debits tax when you make a withdrawal from an account which has a cheque facility.
(A) Called debits duty. You also pay 15 cents for withdrawals under $1 and from savings accounts without a cheque facility.

Table 3: Cheque/savings accounts' EFTPOS and ATM — how much do they cost you?

Bank	Cost per EFTPOS	Cost per ATM use (your bank)	Cost per ATM use (another bank)	When transaction charges are waived
ADELAIDE BANK Merlin *(A)*	50 cents	nil	$1	■ 5 free EFTPOS (10 free if minimum balance $500 or more). ■ No charge for non Adelaide Bank ATMs outside SA and some country areas. ■ Some fees waived at manager's discretion.
ADVANCE BANK Cheque Link	50 cents	nil	50 cents	■ 8 free withdrawals per month (not including free ATM withdrawls at your bank) *(E)*
ANZ Access	50 cents	50 cents	$1 *(B)*	■ 15 free withdrawals per month. ■ For home loan customers, students and under 18s, and Visa Gold cardholders.
BANK OF MELBOURNE Personal Current	nil	nil	nil	■ Not applicable.
BANK OF NEW ZEALAND Smarter Cheque	30 cents	No ATMs	30 cents	■ Not applicable.
BANK OF QUEENSLAND Ultimate Savings	20 cents	nil	$1 *(C)*	■ No debits tax if minimum monthly balance is over $1000.
BANK SA Everyday Savings	nil	nil	75 cents	■ No charge if minimum monthly balance is over $500. ■ Charge for use of another institution's ATM is waived in areas where no Bank SA ATMs are available. ■ Pensioner/retiree option: unlimited transactions.
BANKWEST Complete	nil	nil	75 cents	■ No charge if minimum monthly balance is over $500. ■ No charge for loyalty scheme members.
BENDIGO BANK Ultimate	nil	nil	nil	■ Not applicable.
CHALLENGE BANK Privilege Plus	nil	nil	nil	■ Not applicable.
CITIBANK Citicheque	30 cents	30 cents	**30 cents**	■ No waivers.
COMMONWEALTH BANK Streamline	45 cents	45 cents	$1 *(D)*	■ 8 free electronic, 4 free over-the-counter withdrawals per month. ■ Wide range of exemptions for eligible customers, including if minimum monthly balance is $500 or more.
METWAY BANK Option One	50 cents	50 cents	50 cents	■ 8 free withdrawals per month.
NATIONAL AUSTRALIA BANK FlexiAccount	25 cents	25 cents	75 cents	■ 8 free withdrawals per month (excluding other ATMs). ■ EFTPOS and own ATM free if minimum monthly balance is over $500, for customers under 21 and in some rural areas, or if linked to a mortgage offset account.
ST GEORGE Freedom Select Deluxe	40 cents	nil	75 cents	■ 12 free withdrawals per month (not including free ATM withdrawals at your bank). ■ No transaction fees for accounts opened before October 15, 1995, or accounts used to automatically pay a St George home loan.
STATE BANK All-in-One	20 cents	20 cents	50 cents	■ No charge if customer has a mortgage offset account.
TOWN AND COUNTRY BANK Cashpower Savings	nil	nil	nil	■ Not applicable.
TRUST BANK Action Cheque	nil	nil	nil	■ Not applicable.
WESTPAC Classic	65 cents	65 cents	$1	■ 10 free withdrawals per month.
WESTPAC Classic Plus	nil	nil	nil	■ Not applicable.

Correct at March 11, 1996.
(A) New transaction account due as we went to press.
(B) To be introduced later this year.
(C) 50 cents for balance. No charge at state/regional banks. Charges are made at Queensland building societies and ANZ except where Bank of Queensland has a branch but no ATM.
(D) 70 cents for balance. Charges to be introduced as we went to press; no exemptions.
(E) With effect from May 1, 1996.

AVOIDING THE CHARGES

Leanne banks with ANZ. Her Access account allows 15 free withdrawals per month, but she finds it hard to stay within this limit, because she doesn't like carrying around largish amounts of cash. She pays between $1 and $4 a month in transaction charges. In the future she'll need to be careful to use ANZ ATMs and so avoid the new higher fee level for other institutions' machines (to be introduced later this year).

However, Leanne pays more in state tax than she does in bank charges. She could avoid the debits tax by moving to an account without a cheque book (see page 21), but she could also cut the amount of tax she pays with her existing account by choosing to withdraw amounts which take account of the way debits tax is calculated. As she doesn't like carrying largish amounts, she can take advantage of withdrawing smaller amounts, which incur proportionally less debits tax.

All states and the NT charge debits tax depending on the amount withdrawn. You'll pay one amount for withdrawals under $100, and another (generally about double this) for amounts from $100 to $499. The tax then basically doubles again for withdrawals from $500 to $4999. So, when Leanne (who lives in NSW) draws out $100 she pays tax of 70 cents. If she limited her withdrawal to $80 or $90, she'd pay less than half — just 30 cents (see Table 2).

20th SUBSCRIBER DRAW

For new subscriptions and renewals received April 1 to June 30, 1996.

Our 20th draw will be held on July 5, 1996. Two lucky people will win prizes from tests published in CHOICE in October 1995.

1st Prize: A colour inkjet printer valued at up to $750.

2nd Prize: A clothes dryer valued at up to $330.

These are products we bought for testing, so you won't be the first to turn them on or set them up. But we'll cover any service problems with a CHOICE warranty that'll match the manufacturer's — just as if you'd bought them new.

All new CHOICE subscriptions and renewals received from members and personal subscribers (including donors of gift subscriptions) by June 30 will go into the draw, unless of course you indicate you don't want to be included.

Subscriber draws are held every quarter — your renewal notice will have the details. If you're on a two-year subscription you'll be entered on your first anniversary as well as when you renew.

Use the order form overleaf

CONDITIONS OF ENTRY

1. The winner will be drawn from new subscriptions and renewals from personal subscribers (including members and donors of gift subscriptions) received April 1 to June 30, 1996. If you opt for a two-year subscription, you'll be entered on your first anniversary as well as when you actually renew or subscribe. 2. Information on how to enter and prizes forms part of these conditions of entry. 3. Employees, and their immediate families, of the Australian Consumers' Association and its associated companies and agencies are ineligible to enter. 4. Entrants must be residents of Australia. 5. Applications are subject to a verification check and the judge's decision is final. No correspondence will be entered into. 6. The prizes will be delivered free anywhere within Australia. 7. Prizes cannot be taken as cash. 8. South Australian residents may enter the draw by completing the form and posting to: Reply Paid No. 24, ACA, 57 Carrington Road, Marrickville NSW 2204, without subscribing to the magazine. Only one entry per person is permissible through this method. 9. Last date for receipt of entries to the draw is June 30, 1996. No responsibility accepted for lost, late or misdirected mail. 10. The draw will be conducted at the office of the Consumers' Association at 10 am on July 5, 1996. 11. The winner will be notified by letter and published in the earliest feasible issue of CHOICE after that. 12. The promoter is Australian Consumers' Association, 57 Carrington Road, Marrickville NSW 2204. NSW permit No. PC96/0932 issued on 27/2/96, ACT Permit No. TP95/3214 issued under the Lotteries Ordinance on 22/2/96, NT permit No. NT96/0319 issued 23/2/96

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	1 year 35	Company/Institution			
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Sussing out super

Are you getting a good investment return on your super? What do those fees and charges in your annual statement mean? How can you cut through all the sales hype and marketing jargon to find yourself a good super fund?

LAST MONTH'S CHOICE explained the basic features of your super. This month we look at the key issue of your superannuation's performance. After all, super is an investment, and the size of the benefit payment you receive will depend critically on the performance of your investment.

So how can you ensure your super is a good performer? This article gives you a guide to assessing super performance, including:

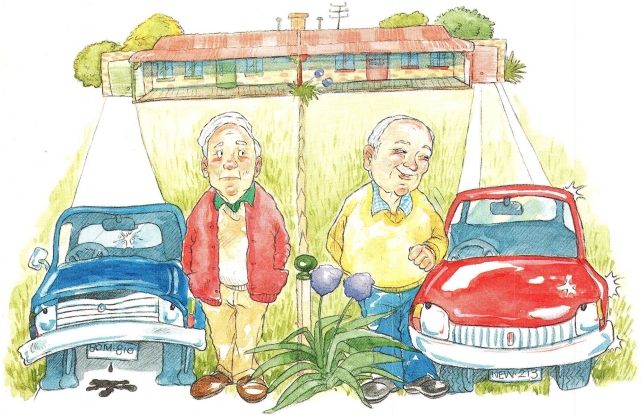
- The impact of different performance levels on your final payout (below).
- What the key indicators of performance mean (page 26).
- How to understand risk (page 26).
- The impact of fees and charges (page 29).
- How to allow for the effects of inflation (page 30).

We'll then give you advice about making the right super choices, including:

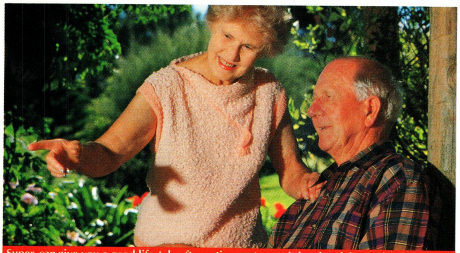
- Choosing investment strategies within your super fund (page 30).
- Guidelines to choosing a good personal super fund (page 31).
- 10 questions to ask when you're looking for a personal super fund (page 33).

Jim: The 'real' investment return on Jim's super ('real' means taking inflation into account) was 1%, his fund's charges 1%. So he's not very happy with his 'real' payout of just $158,000, which will buy him an annuity of around $13,000 a year.

Jeff: Jeff's fund's charges were also 1%, but his 'real' return of 5% was much higher than Jim's. So he's very happy with his payout of $312,000, which will buy him an annuity of around $26,000 per year.



Jeff's and Jim's working lives followed the same pattern — they started work at 21 on a salary of $25,000 and retired at 65 on $55,000. Their super contributions were those required under the Superannuation Guarantee scheme, and inflation averaged 4% over their working lives. BUT ... Jeff had the right investment strategy in a fund that performed well, which means he is much more financially secure than Jim on retirement — he ends up with around twice as much money as Jim.



Super *can* give you a good lifestyle after retirement — as it has for Elaine and Robert — but you need to help it on its way by making appropriate investment choices at different stages of your life. This article explains what you need to know.

IS SUPER PERFORMANCE IMPORTANT FOR EVERYBODY?

If you're in a defined benefit scheme, the issue of your super's performance is not so important. In such schemes the benefit is decided before you retire (usually based on your final salary). Your employer (often government) will largely bear the risk of poor performance.

On the other hand, if you're one of the majority of people who are in accumulation schemes, the amount you end up with depends largely on the performance of your super. Accumulation schemes include many company and industry super funds, as well as a wide range of personal super products.

In this case you need to take an interest in the performance of your super and be prepared to make changes, to the extent that you can, if you're not satisfied with your fund's performance.

Choice in super is expanding, whether you're looking at buying personal super or staying within a company or industry fund. This expansion of choice has two elements — choice of investment strategy within a super fund, or choice of which super fund to put your money into. In both cases, performance and risk should be key factors in your decision.

If you're in a fund offering members a choice of investment, if you want to put in extra contributions or if you're considering purchasing personal super, this article tells you what you need to know. Even if you don't currently have any choice in your super fund it's worth being aware of its performance, as you may soon be given some choice.

WHY IS PERFORMANCE IMPORTANT?

As the case of Jeff and Jim (page 25) demonstrates, the effect of a few percentage points' difference in investment return on your super can have a major impact on your final benefit. This is because of the effect of compounded interest (interest being earned on previous interest) over the life of the investment. What can you do to make sure you're closer to Jeff's outcome than Jim's result?

The starting point is to have a clear understanding of some key investment concepts, so you'll be in a better position to assess your super fund's performance and make the right choice.

INVESTMENT RETURN

The 'return' is the interest earned on your super. Obviously, the higher the return the better, as Jeff and Jim demonstrate. But you'll need to consider some additional issues:

- What sort of risk does the investment have? (See *Learning to live with risk*, right, for more information.) You should be looking for the best return at a level of risk you feel comfortable with.
- What timeframe do the returns relate to? A bad return over a month will, in most cases, have less significant implications than a bad return for five years.

Because super is a long-term investment, avoid looking at only the most recent returns when making your decisions (this is called 'short-termism'). While returns can vary considerably on a year-to-year basis, you should generally focus on longer-term results. Over the medium to longer term (five years or longer) you should be aiming to achieve a return around 2.5% to 3% above the inflation rate.

- Has inflation been taken into account? If not, you may be getting an overly optimistic idea of the performance of your super (see *Inflation and the 'real' thing* on page 30).
- Has tax on earnings been taken into account? This is levied at a maximum rate of 15%. Most funds will show the return after allowing for tax.
- Finally, remember that past performance is no guarantee of future returns. It's one measure you should look at when selecting a fund, but even a star performer can suffer from bad returns if the fund manager changes or the market declines.

LEARNING TO LIVE WITH RISK

Risk is a key consideration for any investment. Different types of investment typically have different levels of risk (see *Asset classes and investment strategies*, right).

Is more risk necessarily bad? It certainly seems to scare many investors. Research on investor behaviour in the US has shown that, if given the choice, people tend to opt for less risky, more conservative investment strategies. But a lot of these people, particularly if they're younger, are probably selling themselves short. Why?

The reason is that higher risk is usually associated with higher rates of return. If you're placing your money in something more risky, you should look for a 'risk premium', an additional return as an incentive to invest. And, as we've seen with Jeff and Jim, a seemingly small addition to your return over the longer term can make a major difference to the size of your final benefit.

People can afford different levels of risk with super, mainly based on the stage in life they've reached. For example, if you're younger, you can afford to wait out the occasional low that comes with a riskier investment if it's compensated for by a higher rate of growth over the longer term. But if you're close to retirement you're likely to be more 'risk-averse'.

Your risk profile changes over your working life, so your super investment strategy may have to change as well. There are no hard and fast rules (and everyone has their own level of comfort when it comes to risk), but the following

(Continued on page 28)

Asset classes and investment strategies

Where will your super be invested? There are four types of asset it's usually invested in. They are, in increasing order of typical risk and return:

■ **Cash:** For example, bank accounts and money-market investments.

■ **Fixed-interest (Australian and international):** Fixed-interest investments are usually bonds. Basically they pay a specified rate of interest over the life of the investment — say 10% a year over a five-year term. Bonds can be bought and sold before the expiry of the term.

■ **Property:** Super funds invest in commercial, industrial and retail property, and tourist facilities.

■ **Shares (Australian and international):** Shares, also known as equities, give you ownership of part of a company.

The performance of these assets is shown in the **Table 1**. It shows that shares generally had the highest returns, but also were the most volatile. It also shows that even a lower-risk investment, such as bonds, can have a bad year — 1994 was a shocker, and many funds had negative returns in that year.

Table 2 shows about how much an investment in these assets would have paid on average over the past five years (without taking fees and tax into account).

Translating assets into funds and investment strategies

How do these assets fit into your investment strategy? You'll need the right asset, or mix of assets, for your situation.

Some funds or investment strategies may include only one asset. In this case they will usually be named after it ('cash' funds are an example). Other funds or investment strategies have a mix of assets to try and maximise returns and minimise risk. Such an approach offers better diversification.

Following are profiles of the more common investment strategies/funds, and the assets they typically include. Note that the same term in the name of different funds doesn't always indicate the same set of investments.

■ **Cash funds:** 100% cash investments — very low risk and low return.

If you can choose your investment strategy within your super fund, or choose a personal super fund to match the risks you're prepared to take, hopefully you'll be able to watch your money grow over the years.

■ **Capital-guaranteed or capital-secure funds:** Usually cash-based.

■ **Fixed-interest funds:** Invest in bonds.

Mixed funds include:

■ **'Stable' funds:** Predominantly lower-risk assets giving a lower return.

■ **'Balanced' funds:** Medium risk, medium return from mixed investment in all types of asset.

■ **'Growth' or 'performance' funds:** Higher risk, higher return through investing in shares and some property.

When you're starting out, you'd probably choose a 'growth' super fund or investment strategy. When you're getting closer to retirement, you'd probably move to a lower-risk strategy such as a 'stable' fund or investment option.

In the tables on pages 32 and 33 we show the average performance of the major types of personal super fund over the last five years.

Assets: performance each year over five years (%)

Assets	1991	1992	1993	1994	1995
Australian shares	34.2	-2.3	45.4	-8.7	20.2
International shares	20.9	5.1	25.0	-7.6	26.5
International fixed-interest	20.1	18.2	19.4	-14.2	29.5
Australian fixed-interest	24.7	10.4	16.3	-4.7	18.6
Listed property	20.1	7.0	30.1	-5.6	12.7
Cash	11.2	6.9	5.4	5.3	8.0

Table 1. (Courtesy of ASSIRT).

Assets: average investment returns (five years to December 1995)

Asset class	5 years' performance (%)	If you'd invested $10,000 five years ago you'd now have
Australian shares	15.9	$20,913
International shares	13.2	$18,588
International fixed-interest	13.5	$18,836
Australian fixed-interest	12.6	$18,101
Listed property trusts	12.2	$17,781
Cash	7.4	$14,290
Comparison with inflation	2.3	$11,204

Table 2. (Performance figures courtesy of ASSIRT.)

Choice is on the way

Many people have little or no choice about where and how their super is invested. The Consumers' Association believes that as it's your money, you should have some control over how it's managed. And without choice, people have less ability to save in a manner appropriate for their own circumstances.

It's unacceptable that some funds have a mix of older and younger people, with different risk requirements, all in the same investment strategy. Lack of choice also means there is less competitive pressure to improve service. And there may also be some people who want the ability to have their super 'ethically' invested — currently this is very difficult to manage.

The new Federal Government has signalled it will require a choice of up to five funds to be offered to workers, and it will encourage funds to offer a choice of investment strategy by the year 2000. However, the details about how this will be achieved are unclear.

While we strongly support people being able to choose, there are some important reservations that suggest choice in super shouldn't be open slather.

- First, being able to move investment options or funds whenever people want may contribute to 'short-termism', as the latest bad figures prompt a rush to switch. So while it's essential that people have choice, it may be reasonable to limit the ability to switch between investment options or funds. For example, you should be able to switch free of charge at least twice a year, but more often than that may incur a fee.
- Second, the choice must be the individual's informed choice — not simply the dictate of the sales agent, the employer (in the case of employer-sponsored funds), or the bank (in the case of the proposed 'retirement savings accounts' — see *Small amounts, big charges*, opposite).
- Third, a substantial education campaign is urgently needed to accompany choice under compulsory super, so that people understand the implications. The government has an important role to play in this project.

Volatility ($100,000 investment)

	Year 1	Year 2	Year 3	Year 4
Fund 1 return	15%	14%	-17%	23%
	$115,000	$131,100	$108,813	$133,840
Fund 2 return	8%	7%	8%	7%
	$108,000	$115,560	$124,805	$133,541

Table 3. The difference high volatility (Fund 1) can make to returns; Fund 2 is fairly stable.

(From page 26)
timeframe can act as a guide (it assumes you will take your super at or near 65):

AGE/RISK PROFILE

Age	Risk	Mix of investments (high-risk/low-risk)
20-40	Higher	80% / 20%
40-55	Medium	65% / 35%
Over 55	Lower	20% / 80%

(Perhaps even 100% low-risk investments in the three to five years up to 65).

So you'll have to choose an investment strategy or super fund to match your level of risk (see *Asset classes and investment strategies* on page 27).

You can reduce some risk, though not all, through diversification — by not 'putting all your eggs in one basket'. Some diversification may be possible by being in a mixed strategy or fund. Also, super isn't the only investment around — it may be wise to invest in other things if you have additional savings.

And always be suspicious of any adviser who offers you a high return at very low risk — the two rarely go together!

RISK AND VOLATILITY

How do you measure risk in your super investment? 'Volatility' is the key indicator to look at, and it should be one of the factors you take into account when choosing a fund or investment strategy. Volatility can be thought of as the extent to which the earnings of a super fund or investment strategy vary from the average return from year to year.

For funds with the same level of return, the less volatility the better. See Table 3 for an example of the difference volatility can make to returns. Fund 1 has higher returns most years, but if you'd left in Year 3 you'd have been much better off in Fund 2.

However, higher volatility is usually associated with higher risk and higher returns. That is, a higher-growth fund or strategy may experience bigger swings in its returns — higher highs and lower lows. This may be fine if you can ride out the lows and benefit from the highs. But if you're close to retirement, you probably don't want to be in a highly volatile fund or investment, even if it is giving higher growth, as being caught in a downturn just as you are about to exit can cost a lot of money. For example, the failure of some super fund managers to diversify by investing in areas other than shares before the October 1987 share-market crash produced financial calamities for many members.

This is why it's generally a good idea to move to a lower-risk, less volatile investment a few years before taking your super. However, if you don't take *all* your super at age 65, you may want to leave some in a higher-return investment.

RATING PAST PERFORMANCE

Another indicator that will help you assess volatility is the performance quartile (you'll find examples in the tables on pages 32 and 33). This is the measure of where the fund lines up against other funds in its class. For example, if a fund has a quartile ranking of 1, it has achieved a result in the top 25% over the last year, while a ranking of 4 means it was in the bottom 25% of funds. In terms of past performance, a fund with quartile rankings of 2222 over the past

four years is a more consistent performer than one with a 4141 profile.

As we emphasised earlier, don't take just one month's swing as the definitive measure of volatility. But if your fund consistently has higher volatility than others with similar average returns, you may question whether the risk is appropriate for your situation and look for a lower-risk investment.

FEES AND CHARGES

If you thought bank fees and charges were bad, then take a deep breath. The superannuation industry is just as bad — much worse in some cases. And the fees and charges are even harder to understand than those in the banking industry. Comparative information on most super fees is very hard to find, and funds need to do much more work to explain their charges to members.

Fees and charges typically vary according to the type of fund. Company and industry funds generally have lower fees than personal super funds — for example, very few industry funds have entry fees.

Super fees and charges can be divided into three categories.

■ **Entry fees:** These are the most visible fees, hitting you when you enter the fund. Such fees usually include a commission paid to an adviser or agent — though you may be able to get a rebate from some financial advisers on the entry commission. If there's no entry fee for the super fund you're looking at, don't assume that things are free, because you'll soon discover...

■ **Ongoing charges:** These are the most important cost of super for many people. They may include a wide range of different costs, including management fees, 'contribution' fees and, for personal super, ongoing ('trailer') commissions paid to advisers and agents. You may have come across the term 'management expense ratio' (MER). The MER shows the ongoing costs of your fund as a proportion of the asset value of the fund — for example, it may be 2% of the value.

■ **Exit fees:** Generally you can't 'exit' super unless you're retiring. So where do exit fees fit into the picture? You may want to move your super between funds if you're unhappy with the performance of your current fund. This may incur an exit fee, especially if you haven't been in the fund for very long, so check before moving. Such fees may also arise if you take out your 'non-preserved' super early. (Non-preserved super is generally the amount you've paid to an employer-sponsored fund above the compulsory contributions.)

Finally, the tax on contributions and investment earnings acts like an ongoing charge on your super. The earnings tax is levied at a maximum of 15% (it's less for some investments).

SMALL AMOUNTS, BIG CHARGES

Fees and charges are annoying for anyone who has super, but for people with small amounts in their super funds they can be particularly damaging. Until recently, it was not uncommon for people with low balances to see their super entirely eaten up by charges — hardly an incentive to save.

The previous government, under pressure from consumer groups, brought in rules to protect small amounts, so that anyone with less than $1000 in a fund receiving compulsory Superannuation Guarantee or award contributions does not lose money. If your fund can't guarantee this, it must give your super to the Tax Office for safe keeping, until you build up enough to re-enter a fund. A fund you're contributing to that doesn't receive compulsory employer contributions doesn't face these constraints on charges.

The introduction of these rules has been a positive step. But while you won't go backwards on paper, there's no guarantee that you'll earn anything, even enough to simply match inflation. So the real return on such accounts could still be negative.

The new Federal Government has flagged changes to the rules for small accounts. It's proposing that the Tax Office holding system be phased out. Instead, people with low amounts would put their money into 'retirement savings accounts' (RSAs). These are savings vehicles for your super that are more like bank accounts or term deposits, although you can't simply take out your money whenever you want.

The Consumers' Association will work to ensure that RSAs do actually provide benefits for people with low amounts or multiple accounts, and that once people have built up a sizable balance they are able to move their money into higher-earning funds.

TWISTING AND CHURNING

'Twisting' and 'churning' refer to the practice of encouraging people to change their super fund (or any other investment for that matter) even though they will gain no advantage. In fact, if you've been 'twisted' you'll usually incur greater costs in the form of new establishment fees. The benefit from 'twisting' goes to the agent or adviser in the form of additional commissions and related payments.

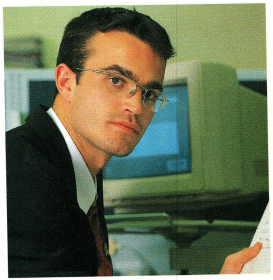
So if you're asked to consider switching funds by an adviser, make sure you're the one benefitting — not just the agent.

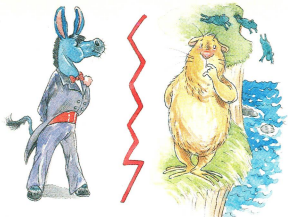
A SMALL AMOUNT GETS SMALLER

Brendan's case is a typical example of the problems people with small amounts faced before the rules were changed. Last financial year he earned the grand total of $4.21 in interest and incurred $51.33 in fees and $15.81 in tax. More than half his contributions for the year disappeared.

"It seemed like I'd made a compulsory donation to a super fund I'd never heard of for *its* benefit," is how Brendan felt about the impact of fees and charges on his savings. He doesn't blame his employer. "He was as confused as I was about super."

Fees and charges can no longer eat away at his super in this fashion, but Brendan would like more information about the fees and charges and investment choices available. And when he has more than $1000, fees can again hit hard.





Will higher fees buy you a better class of donkey or a more astute lemming? No.

DONKEYS AND LEMMINGS

You've probably asked yourself by now if higher fees mean better super performance. It's a question of who is doing the investing. Your fund's trustees have overall responsibility for the investment strategy, while the day-to-day investing is usually done by fund managers (who, according to former Prime Minister Paul Keating's colourful description, are a lot of 'donkeys' and 'lemmings' — all following the same investment fashions).

Will more fees buy you a better class of donkey or a more astute lemming? The answer is generally no — there is little if any link between higher fund management fees and a better outcome for you.

However, you may have to pay a higher fee for good-quality financial *advice*. If the fee is low, it may be because the adviser is receiving a commission kickback on that particular product.

INFLATION AND THE 'REAL' THING

You need to take inflation into account to get a better view of how your super is performing. How do you do this?

Your fund will usually tell you the 'nominal' return on your super each year. This is the return with inflation still included. The 'real' return is the nominal return minus the rate of inflation.

If your savings are to truly grow, rather than simply keep up with the general rise in prices, they will need to exceed the inflation rate. You need to see by how much they're beating inflation. For example, if your fund has a nominal return of 10% and inflation is 6%, you'll only be getting a real return of close to 4%.

The second area where inflation can mislead is in the future value of your final benefits. When you're looking at projected benefit payouts, find out whether inflation has been taken out. Otherwise you may get an unrealistic view of what your super will be worth.

For example, if inflation is 4% over the long term, Jeff will end up with a nominal payout of $1,754,000, but that will be worth $312,000 in today's money. Which figure do you think the sales agent will want to emphasise to you?

Inflation also means your contributions decline in value each year if they stay at a set level, say $1000. You have to increase the payments to match inflation if you don't want your super growth to start slowing down.

Your fund or mine?

Do you think you can do a better job than your fund manager? Do you want greater control over your own finances, in particular your own super?

Many people have answered 'yes' to these questions, which has led some to establish their own super funds — the 'do-it-yourself' (DIY) approach. DIY funds are known as 'excluded' funds and are small in size (less than five people). They're popular — growing at a rate of around 1000 per month, and there are now around 100,000 such funds.

If you want to take the DIY approach, make sure you have the resources and time to set up your fund and keep an eye on the investments. Unless you're an experienced investor, it's a good idea to seek professional help from a well recognised financial adviser or accountant.

There are also some books available on the subject. Austin Donnelly's *Do-it-yourself superannuation: a practical guide to setting up and managing a personal superannuation fund* is a useful place to start.

Super choice

With an understanding of the key issues of super performance, risk, and fees and charges, you can make the right choice more effectively. Whether it's a choice of investment options within your fund, where to put extra contributions, or a choice of a personal super product, the outcome you're looking for is the highest return at a level of risk you feel comfortable with.

CHOICE OF INVESTMENT STRATEGY WITHIN A FUND

Members of super funds are increasingly being offered investment choice. Usually this involves a choice of three or four options (including a 'default' option for those who don't exercise their choice).

If you face this choice, which way should you go? First, ask your fund about the risk and investment profiles of the different strategies. Usually the names will make this clear — but not always. You'll usually be given at least three or four options, such as cash, stable or growth (see *Asset classes and investment strategies* for more information).

You then have to ask which strategy is right for you at this stage in your life (the age/risk profile on page 28 is a guide).

If you're still quite a way off retiring, the higher-growth strategy may well be appropriate, if you don't mind a bit of extra risk. If you're very close to retiring, it's probably wise to go for the lowest-risk strategy. If you don't exercise your choice, some funds have 'default' options that are matched to your age, which we think is a useful development. But many don't, and you may end up in a less than optimal strategy.

You also need to find out whether and how you can change options. Will it cost anything? How often can you do it? Will you get a reminder once you reach a certain age that your level of risk might be changing? These are questions you should ask your fund.

WHERE DO YOU PUT ADDITIONAL CONTRIBUTIONS?

If your compulsory contributions are going into a company or industry fund, and you want to make additional contributions, where should you put them? Into the fund you're already in, or

into another fund, usually a personal super fund?

There are several advantages to putting any additional payments into your existing fund. For a start, it's usually easier to manage and keep track of one fund. Perhaps the major advantage is that your additional payments will usually be fee-free, or will incur lower charges than you would face if you were starting up with a second fund. You'll also avoid having two sets of ongoing charges.

You might also find that in some cases your additional payments are matched by your employer if they are placed in a company or industry fund.

But performance is still a key issue. If you're in a fund with substandard performance and no member investment choice, you may wish to seek out a better-performing fund if you're going to make additional contributions.

CHOOSING A PERSONAL SUPER FUND

Shopping around for personal super isn't easy. Advisers or agents must give you a 'Key Features Statement' at the start of the sales process. This applies to both 'single-premium' (a fund that doesn't require regular payments) and 'regular-premium' funds (regular contributions).

Make sure you ask for and read the Key Features Statement, as it contains a summary of the key features of the product, including:

- The long-term nature of superannuation investments.
- The level of contributions.
- Fees and charges.
- Past investment returns.
- When you can get your money back.
- The 14-day cooling off period (during which you can cancel without paying charges).

You should also ask whether the fund has any insurance cover against death and disability if you want this. It may involve an additional insurance premium.

PERFORMANCE AND RISK

You have to match the risk of the investment to your own risk comfort level, taking into account the corresponding level of return. Your financial adviser will prepare a 'needs analysis' , which helps you assess your level of risk and investment requirements. Make sure you're given very clear information about the potential risk as well as the potential growth of the fund.

Once you've decided on the type of investment you want for your super, it's time to look at how the funds have been performing. This is where key indicators of performance, volatility and fees and charges come into play.

(Continued overleaf)

How to read your super statement

The first place to look for fund performance is your own fund. Here is a typical statement from an accumulation fund that will help you identify the key pieces of information.

- **Reporting period:** The statement outlines the changes in your fund over a set period — at least once a year but in some cases every six months.
- **Balance:** The amount in your fund. There should be a balance for both the beginning and end of the reporting period.
- **Contributions:** How much money went into the fund and if it was employer contributions and/or your own.
- **Fees:** The amount deducted for ongoing administration.
- **Contributions tax:** A 15% tax is payable on employer and some self-employed contributions.
- **Earnings rate:** The performance of your fund (less tax on earnings). In almost all cases this will be presented in nominal terms, without taking inflation into account (see *Inflation and the real thing*, left).
- **Investment earnings:** How much you've earned in dollar terms — again, presented in nominal terms.
- **Investment strategy:** Some funds will state your investment strategy — in this case, it's a low-return, low-risk capital-guaranteed strategy.

SUMMARY OF BENEFIT ENTITLEMENTS

		MEMBER ACCOUNT $	EMPLOYER ACCOUNT $
Closing Balances as at end of last Reporting Period: 31/12/1994		0.00	389.82
Transactions during this Reporting Period			
Income	Salary Sacrifice Contributions	0.00	0.00
	Other Contributions received (Member/Employer/SG/Award)	0.00	1243.75
	Rollovers/Transfers received	0.00	0.00
Expenditure	Administration Management Fees	0.00	75.75
	Insurance Premiums	0.00	0.00
	Tax on Contributions	0.00	175.20
Investment Earnings credited or (debited) to accounts		0.00	10.69
Closing Balances as at end of this Reporting Period: 30/06/1995		0.00	1393.31
Vested Benefit Entitlement as at 31/12/1994			389.82
Vested Benefit Entitlement as at 30/06/1995			1393.31
Total Undeducted Member Contributions as at 30/06/1995			0.00
Preserved Benefit as at 30/06/1995			1393.31
Death Benefit as at 01/07/1995			1393.31
Total and Permanent Disability Benefit as at 01/07/1995			1393.31

Investment Pool	Amount in Each Pool $
Capital Guaranteed	1393.31

Current Investment Strategy	Percentage %	Rate of Interest/Earning for the 6 month reporting period ending 30/06/1995 %
Capital Guaranteed	100.00	1.25

Investment Pool	Amount in Each Pool $

Current Investment Strategy	Percentage %	Rate of Interest/Earnings for the 6 month reporting period ending 30/06/1995 %

- **Insurance premiums:** The amount deducted for any death and disability insurance.
- **Vested benefit:** The payout you would have been entitled to at the date shown.
- **Preserved benefit:** The amount that must be kept in super until you retire.
- **Additional information** to look for includes your fund's contact details, whether you have a named beneficiary, details of the amount of insurance coverage, and future benefit projections.

HOW TO USE THE TABLES

The tables below are *not* a Buying Guide. They're ranked tables of a selection of funds from four major categories of 'single-premium' personal super funds. The aim of printing them is to give you a guide to what to look for when choosing a personal super fund.

There is no single correct way to 'rank' personal super funds. It doesn't make sense to compare funds with different types of risk as if they were the same thing — for example, cash funds with growth funds. Within investment categories, however, you can look at a number of the performance indicators we have outlined.

The first thing to note is that past performance is no guarantee of future returns — it's just one piece of information to put into your overall 'choice' equation. We've set out the top few funds in each category based on past performance over five years.

These funds are 'open' — there are some other good past performers which are now closed to new investors. We've also included one-year and three-year performance information. These gross performance measures take into account the return on your super after earnings tax and ongoing fees have been deducted. The net performance figure (the final column) also deducts the entry

fee (although, as we noted earlier, you may be able to get this rebated from some financial advisers).

Risk is shown in two ways — volatility and quartile ranking. Volatility is measured against *all* funds over a range from 1 (least volatile) to 100 (most

Personal super funds: comparing past performance*

Type of super fund: Cash

Fund name	Entry fee (%)	Volatility**	Quartile ratings	Gross performance over 1 year (%)	Gross performance over 3 years (%)	Gross performance over 5 years (%)	Net 5-year performance*** (%)
FAI Super Bond II Cash	0	15	4411	4.20	4.03	6.19	6.19
BT Lump Sum Super Fund - Cap Stable	0	16	1121	6.20	4.80	5.53	5.53
Deutsche FM IMS R/O Super - Cash	0	18	2124	5.80	4.59	5.22	5.22
State Super ADF Per/Retire Cash	0	20	3232	5.40	4.03	4.85	4.85
MLC FS Pers Super Cash	0	19	4444	5.00	3.48	4.33	4.33
L&G Pers Super Cap Gteed Cash	5	17	3222	5.40	4.07	4.96	3.89
L&G Super - Gteed Cash	5	17	3222	5.40	4.07	4.96	3.89
MLC Personal Super - Gteed	5	20	2334	5.50	3.94	4.80	3.73
Performance range over 5 years: 4.33-6.19%							
Performance average over 5 years: 5.01%							

Type of super fund: Fixed-interest

Fund name	Entry fee (%)	Volatility**	Quartile ratings	Gross performance over 1 year (%)	Gross performance over 3 years (%)	Gross performance over 5 years (%)	Net 5-year performance*** (%)
GIO Super Aust Fixed Interest	0	59	2311	12.20	5.88	9.36	9.36
MLC Pers Super Int Bear Secure	5	60	2321	12.90	5.43	8.61	8.18
L&G Pers Super - Fixed Interest	5	74	2411	12.10	4.22	8.46	8.04
L&G Super - Fixed Interest	5	74	2411	12.10	4.22	8.46	8.04
MLC FS Pers Super Int Bear Secure	0	61	2321	12.40	4.95	8.02	8.02
IOOF Super Cap Guaranteed	4	15	4143	4.50	4.25	6.75	6.48
C'Wealth Bus Super Cap Secure	0	27	4233	6.10	4.19	5.92	5.92
C'Wealth Master Cap Secure	0	27	4243	5.80	3.88	5.60	5.60
C'Wealth Per Super Cap Secure	0	27	4243	5.80	3.88	5.60	5.60
Performance range over 5 years: 3.97-10.80%							
Performance average over 5 years: 6.34%							

* Nominal performance, as at February 23, 1996, courtesy of ASSIRT. ** The lower the number, the less volatile the fund is *** Includes entry fee.

volatile). The quartiles show how each fund has performed relative only to others in the same category for the past four years: 1 means it was in the top 25% of performers in the past year, 4 in the bottom 25%. As we noted earlier, for a similar return, you'd usually be more impressed by a 2222 performance than a 4141 for funds with similar returns. For more explanation of risk and volatility, see pages 26-28.

In each of the categories we've included a performance average (often called the 'index') over the past five years. This takes into account all the funds in these categories, not just the ones shown here (there are several hundred). We've also shown the range of performance in each of the categories — the spread from the worst to the best over the past five years.

There's a wide range of personal super funds on offer — use information of this type plus reputable financial advice and your own level of comfort with risk to help make your choice.

(Note: Funds with less than $2 million invested were excluded, as were funds for which we didn't have five-year figures.)

10 questions to ask when choosing a personal super fund

- How much will I contribute, and how much tax will I pay?
- What are *all* the fees and charges (including commissions)?
- What is the relationship between the agent and the super fund?
- What investment strategies does the fund offer?
- What is the level of risk, and is it appropriate for me?
- How easy is it to switch investment strategies if I want to?
- What has been the past performance of the fund, including its volatility?
- What is my projected future payout, after taking inflation into account (that is, the 'real' return)?
- What extra benefits (such as insurance) are available?
- When and where can I get more information?

Much of this information is provided in the Key Features Statement (see *Choosing a personal super fund* on page 31).

Type of super fund: Stable

Fund name	Entry fee (%)	Volatility**	Quartile ratings	Gross performance over 1 year (%)	Gross performance over 3 years (%)	Gross performance over 5 years (%)	Net 5-year performance*** (%)
Tower Mg Ret Secure Focus Series 1	5	43	2121	12.40	7.81	10.28	9.15
BT Lump Sum Super Fund - Cap Stable	3	56	1312	14.80	8.44	9.75	9.08
Mercantile Mutual 100% Super - Cap Stable	0	63	1421	13.80	6.18	8.83	8.83
BT Super Trust Capital Stable	3	56	1411	14.90	8.32	9.33	8.67
Mercantile Mutual Super Capital Stable	5	63	1321	14.10	6.47	9.15	8.04
National Aust Fin M'ment NEF Pers Sup Cap S	0	43	2241	12.70	5.40	7.92	7.92
AM Life Track Super Cap Stable	4	58	1411	18.20	7.61	8.71	7.83
BZW Super Inv Cap Stable	4	36	3132	10.40	5.82	8.43	7.55
State Super ADF Per/Ret Cap Stable	0	47	4331	9.80	4.19	7.36	7.36
Performance range over 5 years: 5.73-15.63%							
Performance average over 5 years: 7.82%							

Type of super fund: Growth

Fund name	Entry fee (%)	Volatility**	Quartile ratings	Gross performance over 1 year (%)	Gross performance over 3 years (%)	Gross performance over 5 years (%)	Net 5-year performance*** (%)
FAI Super Bond II Performance	0	96	4411	8.30	10.00	15.79	15.79
GIO Super Aust Shares	0	90	1414	24.10	16.20	15.02	15.02
MLC FS Pers Super Aust Equity	0	80	1112	21.10	15.43	13.88	13.88
Deutsche FM IMS R/O Super - Share	0	79	1414	26.40	15.48	13.63	13.63
NRMA Super - Managed Units	3	85	4411	12.80	9.22	14.09	13.40
MLC Pers Super - Aust Equity	5	80	1112	21.50	15.85	14.22	13.05
National Aust Fin M'ment NEF Pers Sup Equity	0	77	1312	20.60	12.95	12.45	12.45
L&G Pers Super - Aust Equities	5	91	1413	20.50	13.44	13.60	12.44
L&G Super - Aust Equities	5	91	1413	20.50	13.44	13.60	12.44
Performance range over 5 years: 3.73-17.03%							
Performance average over 5 years: 9.40%							

Shopping from home

It's increasingly popular, but do the risks outweigh the convenience?

Opening your purchase — our tips could mean the difference between pleasure and pain.

SHOPPING IN COMFORT FROM your home — by mail, phone, fax or electronically (via on-line computer services or the Internet) — spells Convenience with a capital C. You can shop any time; there's no need to go out, worry about shop opening hours, talk to sales staff or carry purchases home.

It also increases the choice of products available, especially for people who are housebound or live in remote areas. And those with a computer and a connection to the Internet can log straight into an overseas trader's computer system and order goods not even available on the Australian market.

Sounds good? It's certainly convenient and it must work for retailers. According to Australian industry statistics, it's estimated nearly $5 billion worth of goods and services are sold annually through direct marketing. The bulk of these (75%) are through direct mail or catalogues, the remainder through telemarketing sales (which involve the use of a phone to solicit sales or provide customer service).

But whether home shopping works for you depends very much on the trader's integrity and the type of person you are. How much do you like or dislike traditional shopping? How well do you manage your finances? How likely are you to buy things on impulse that you don't really need or want? And it depends on how willing you are to take risks.

Sorting out common problems

Distance shopping has most of the potential pitfalls of regular shopping, plus some that are all its own. We explain how to avoid the worst and sort out the rest.

YOU CAN'T TOUCH IT

In a traditional retail outlet you can meet the trader, see the product, touch it and turn it inside out or upside down.

Home shopping means you're purchasing something you haven't had the chance to examine personally until after you've paid for it. You're buying goods based on a picture in a catalogue or on your computer or TV screen. While it may give you a good idea about the item you want to buy, colour, size and quality can be deceptive. You're relying totally on what the seller tells you, and they want a sale.

■ **TIP:** Always check the trader's refund policy — can you get a refund if the goods aren't what you expected?

IT DOESN'T ARRIVE

According to the states' consumer affairs and fair trading agencies, people regularly complain about delays with the delivery of goods purchased by mail order. Often the trader might have underestimated consumer response and the goods are temporarily out of stock.

In such a case, traders should stop advertising the goods (if possible) and advise customers about the anticipated delivery date and their options for cancellation, as prescribed by the Australian Direct Marketing Association's (ADMA) voluntary Standards of Practice (member companies are bound to abide by these standards).

Goods may also be unavailable within a reasonable time if the trader only acquires them after receiving sufficient orders to finance their purchase. Such practices are prohibited under ADMA's Standards of Practice; Association members shouldn't advertise goods until sufficient stock is available for sale.

■ **TIP:** Check whether the goods are in stock when you order and ask how long delivery will take. Tell them if you need the goods by a certain date.

IT DOESN'T WORK

Government rules say that if the item you bought is faulty, doesn't do the job it's intended for, doesn't fit the trader's descriptions or match a sample, you can return it and request a refund, replacement or repair.

Under the Commonwealth Trade Practices Act and the states' fair trading acts, consumers have implicit rights if traders are in breach of their specific trade obligations. (For more details see *Refunds — your consumer power* in our February 1995 issue.)

These consumer rights also apply to distance shopping, but it can become difficult and costly to pursue them, especially if a trader is overseas, where Australian consumer authorities have no jurisdiction.

If you've lost a considerable amount of money on an overseas purchase or one that is faulty or doesn't arrive — for example, via the Internet — one of the ways to seek redress would be to contact a consumer affairs agency or direct marketing association in that country and ask for assistance. A few agencies in the United States told us that if appropriate, a complaint from an overseas consumer would be handled like any other complaint from within the country. Look for e-mail addresses of appropriate overseas consumer contacts in your Web index. CHOICE's home page (http://www.sofcom.com.au/ACA/) will soon have a list of overseas consumer contacts available. You could also contact your local consumer affairs agency, which may decide to take up the issue on your behalf.

■ **TIP:** Don't buy expensive products unseen from overseas; getting your money back, or any other redress, could be a difficult proposition.

YOU DON'T WANT IT

Television shopping encourages you to buy on impulse. By the time your purchase arrives on your doorstep, you may have changed your mind, or you may simply not like it. In such cases, when nothing's wrong with the product, you have no right to a refund under current consumer protection laws.

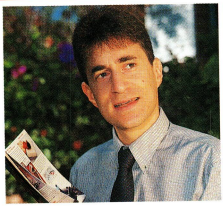
However, many reputable traders have a more favourable returns policy in place than required by law. Even so, the most generous returns policy — say a 30-day unconditional money-back guarantee — won't spare you the disappointment of goods which don't match your expectation, the trip to the post office, the cost of return postage and the company's postage and handling charges, which you will usually have to pay.

■ **TIP:** Ask if postage is included in the company's refund policy. Take this into account if you are at all doubtful about the purchase.

How to complain successfully

- Keep receipts of purchases.
- Phone the company in the first instance. Make sure you have all correspondence at hand so you can supply details such as customer, order or invoice number, item number and description, date of order, etc.
- Explain your problem clearly and say what action you want the company to take.
- Keep a record of your phone call (date, name of person you spoke to, advice given).
- If necessary, follow up your complaint with a letter to the manager. Keep a copy of all correspondence.
- If you're advised to return your purchase, do so promptly.
- Ask when you can expect a refund (or when the amount will be credited to your credit card), and follow up if you haven't received it by the date.
- If the company doesn't settle the matter to your satisfaction within a reasonable time, contact a consumer advisory service for assistance (for phone numbers see *When disaster strikes — who can help?* on page 37).

TWICE BITTEN



Ralph D of Lane Cove, NSW, still gets the catalogues, but he wouldn't buy anything again from a certain mail-order company in Victoria. "Not only based on the poor quality of the goods received, but also because of the poor service," he says.

On two occasions Ralph had placed an order with the company and both times he was dissatisfied with the goods and returned them. While he got refunds, it took five months — and complaints to ADMA and the Victorian Office of Fair Trading — until he also got the postage and handling costs back, which are generally excluded from a money-back guarantee. Ralph had insisted on a refund for these charges as well, as he thought some of the products he ordered couldn't do the job they were intended for and the advertisements had been misleading.

Ralph's experiences haven't put him completely off mail-order shopping, but he chooses local traders now, where he has the opportunity to examine potential purchases in a showroom. "You're better off seeing and feeling the goods before you pay for them," he says.

Smooth shopping checklist

The tips below may help you avoid disappointment and hassles when you shop from home.

■ **Compare prices:** With television shopping programs, don't be fooled by an advertised 'special price' and a much higher recommended retail price on the screen. Look out for postage and handling costs, which can substantially raise the price you pay. If practical, do some comparison shopping for prices. A similar product may be available in a shop, where prices are often lower.

■ **Trader's address:** Before you supply a cheque, money order or your credit card details, make sure you know the trader's geographical address so you can pursue them later in case of problems. Shonky operators may hire a post-office box or toll-free telephone number for a short period and then take off without a trace when the money's come in.

If you haven't heard about the trader before, it's a good idea to ask friends, ADMA (see *When disaster strikes — who can help?*, opposite) and your state or territory consumer affairs or fair trading agency whether they know of any bad experiences with the trader.

■ **Refunds:** Make sure you know the trader's exchange and refund policy. If it's not mentioned in the ad, ask about it before you place the order. (Can you return goods if you don't like them? Within what time limit? Who pays for the return postage or freight?)

■ **Availability:** If you're placing an order by phone, ask the telephone operator whether the goods you want to buy are currently available. Check delivery times, especially if you need the goods by a certain day.

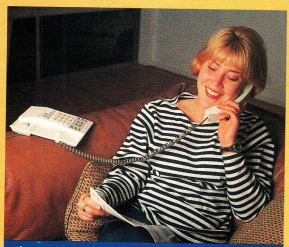
■ **After-sales service:** Depending on the type of product, make sure you know the warranty details and whether spare parts are available.

■ **Keep a record** of the company's address, conditions of the sale and your order details.

■ **Payment:** If the company will bill you, go for the invoice option, where you won't have to pay until the goods have arrived and you're sure they're all right. But most traders won't offer you this option. Instead you'll have to send a cheque or money order or use your credit card.

However, we strongly recommend you *don't* send your credit card details via e-mail unless you know the trader has a secure site on the Internet, in which case your details will be encrypted (unintelligible to outsiders). While that still doesn't mean they're absolutely safe, it'll become much harder for hackers to get access to your data while it's being transmitted.

If the trader doesn't provide a secure link, place the order by phone or fax or send it by ordinary mail. That way you'll minimise the chances of your personal details getting into the wrong hands.



There are things you can do to ensure home shopping is smooth sailing.

■ **Protect your privacy:** If you don't want to receive unsolicited mail from other traders or service providers, tell the company in writing that you don't want your name and personal details disclosed to any third party, and register with ADMA's mail preference system (see *Beating junk mail*, right). Don't supply personal information you think is irrelevant to the transaction.

PRIVACY PROBLEMS — WHO ELSE WILL KNOW?

Your purchase may arrive in a brown paper parcel, but shopping from home means you have to disclose personal details to traders. Even if you opt for payment by cheque — without disclosing your credit card details — as a bare minimum you'll have to provide your name and address. Other details they may record include your phone or fax number or e-mail address.

On warranty cards or customer satisfaction surveys you may also be asked for your date of birth or age, occupation, income, hobbies, interests, purchase patterns or other details.

SELLING YOUR SECRETS

Traders will almost certainly store and use this information for their own marketing purposes; you're on their mailing list and will continue to receive their promotional material. But that's not necessarily the end of the story.

The details you supply, together with information about the type of product or service you bought, enable traders to compile a database of their customers who could also constitute a potential market for other products or services. Other traders may then rent such lists for their direct marketing campaigns.

Of course, not every company in Australia releases details about its customers (we don't!), but Business Marketing Australia's List of Lists provides access to about 1200 lists.

WITHOUT YOUR CONSENT

Of concern is that the collection of customer data and the trade in mailing lists usually takes place without your informed consent. Do you know what purposes the information you're supplying is intended for? Do you want to receive any more of this or other traders' promotional material? We think you should be given a chance, at the time you're supplying data, to agree to (or refuse) commercial usage of the information you supply.

The Privacy Act (1988) protects (at least in theory) personal data from misuse by Commonwealth Government departments and agencies, and credit providers. No such legislation applies yet to the private sector, though last December the then Labor Government announced moves to develop such a scheme.

Beating junk mail

If you don't want to be included on companies' mailing lists, you can register your name and address with ADMA, the direct marketing industry association, which operates a mail preference scheme. Member companies are asked to remove your name from their lists (or flag it), so you no longer receive any of their mailings. To register with the scheme, phone 1800 646 664.

National privacy legislation covering the private and public sector would, of course, be the best means to protect an individual's personal data.

■ **TIP:** Refuse to give personal information which has no bearing on your purchase. And ask not to be put on their mailing list (unless you want to be).

FLYING BY NIGHT

Not everybody engaged in direct marketing is a member of the industry association, ADMA — and this can cause problems. "At the moment, most reputable players are members, but it's the fly-by-nighters that aren't members that are causing the problems," says Delia Rickard, Senior Assistant Commissioner of the Australian Competition and Consumer Commission (ACCC).

Although ADMA has in the past assisted consumers in their actions against non-member companies, it's difficult to enforce universal compliance with the standards, as consumer protection laws vary from state to state.

Recognising the need for uniform consumer protection as far as direct marketing is concerned, consumer affairs and fair trading ministers have appointed a working group on direct marketing to devise a uniform Direct Marketing Code of Practice. Government, consumer and industry representatives are developing this, which is planned to become part of the states' and territories' fair trading legislation. It should comprehensively address privacy issues as far as direct marketing is concerned.

The content of the code is still being worked out (a draft should be ready by the middle of the year), but it's envisaged to cover a wide range of issues including protection of personal information. And, most importantly for consumers, it'll be legally enforceable and cover the whole industry. ❑

When disaster strikes — who can help?

■ **The company:** If you're dissatisfied with the goods or service you've received, the company should be your first port of call (see *How to complain sucessfully* on page 35).

■ **Your consumer affairs agency:** If your complaint can't be settled by the company to your satisfaction within a reasonable time, seek advice from your state or territory consumer affairs or fair trading agency (see contact details below).

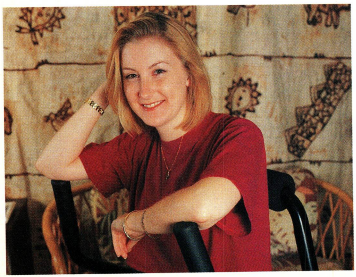
■ **The industry association**: Most of the reputable and larger companies engaged in direct marketing are members of the Australian Direct Marketing Association (ADMA), which also offers assistance to consumers — you can phone them on 1800 252 389.

In mail-order catalogues, ADMA members usually display the association's 'seal of integrity'. It indicates the trader is a member and is bound to abide by the association's standards of practice.

CONTACT NUMBERS

■ **ACT**: Consumer Affairs Bureau, phone (06) 207 0400.
■ **NSW**: Department of Fair Trading, phone (02) 895 0111.
■ **NT**: Office of Consumer Affairs and Fair Trading, phone (089) 99 5184 or 99 6124.
■ **Queensland**: Office of Consumer Affairs, phone (07) 3246 1500.
■ **SA**: Office of Consumer and Business Affairs, phone (08) 204 9700.
■ **Tasmania**: Office of Consumer Affairs, phone (002) 33 4567 or 1800 005 220 (from anywhere within Tasmania).
■ **Victoria**: Office of Fair Trading and Business Affairs, phone (03) 9627 6000.
■ **WA**: Ministry of Fair Trading, phone (09) 222 0666.

TIME SAVER

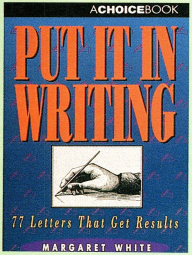


Catherine H of Frenchs Forest, NSW, spoke to us the day after she had received a fitness machine, bought a fortnight earlier over the phone from a television merchandiser. "It's the most expensive thing I've bought this way, but it's very worthwhile. I think I'll get a lot of use out of it," she says.

"I had always been looking for things to help me fitness-wise and I'm very happy with it," she says, "but I ordered it in the middle of the night, so I guess you could call it an impulse buy."

Catherine had bought items advertised on TV shows and by mail order before. She's full of praise for both the goods and the service received. Only once has she returned an item she didn't like, and she won't use that company again.

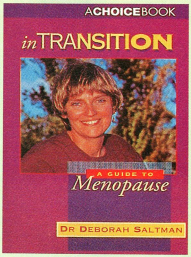
While she could have gone to the television merchandiser's showroom in her local area, Catherine finds home shopping just right for her. "I work long days and simply don't have the time to go to the shops," she says. "It's just a convenient way of shopping."



Put It In Writing

We all know an effectively worded letter can get results, if only we knew our rights and how to express them. This book contains 77 well-considered, cool and authoritative letters, written by a lawyer, which can be adapted to suit your situation.

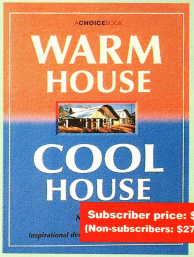
$16 Code: PIIW



In Transition

Professor Deborah Saltman covers the issues surrounding menopause in a clear, easy to understand, non-patronising way. Topics include your relationship with your doctor, HRT, orthodox and alternative treatments.

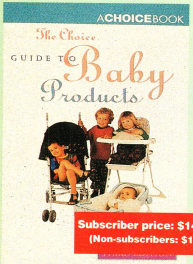
$17 Code: IT



Warm House Cool House

Warm House Cool House gives a simple explanation of the principles of energy-efficient housing, with more than 110 examples from around Australia. Whether you're planning to renovate, build or buy, this book will offer you inspiration and ideas on how to make your house a comfortable, affordable and attractive place to live in all year round.

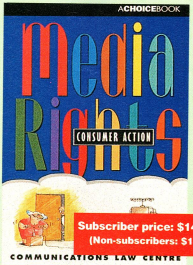
Code: WHCH



The CHOICE Guide to Baby Products

This guide gives invaluable specific and general advice about what to look for (and look out for) when buying for your baby. It starts with a checklist of what parents will need when the baby arrives, and then gives reports of tests and surveys that have been carried out for CHOICE.

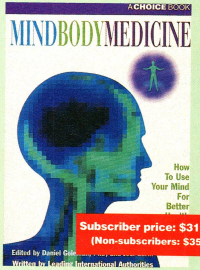
Code: CGBP



MEDIA RIGHTS
Consumer Action

This book provides factual, simple and unbiased information on newspapers, magazines, TV, community broadcasting, multimedia, pay TV, the ABC and SBS, and advertising. It includes your basic rights regarding the media, contacts for more detailed information, and sample letters.

Code: MRCA



Mind Body Medicine

The evidence is rapidly growing that thoughts, beliefs and emotions can have a major impact on your physical well-being. In this book more than 30 scientists and scholars from some of the United States' most prestigious medical institutions present their findings on the interrelationships between mind and body.

Code: MBM

How to Buy a Computer

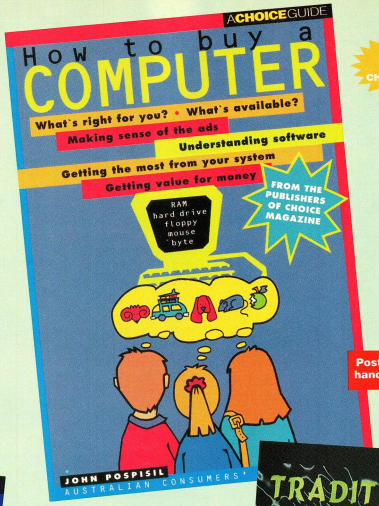
John Pospisil

Buying a computer can be a major financial decision. If you don't know much about them it's not hard to end up with a couple of thousand dollars' worth of paperweight — or at best a games machine! To help you avoid the traps, CHOICE journalist John Pospisil has written an easy to understand guide to buying a computer.

In plain language *How to Buy a Computer* offers a wealth of practical, unbiased advice about: deciding whether you really need a computer; working out what you need; what you can use a computer for; the buying experience and getting what you want; and even the great Mac/PC debate.

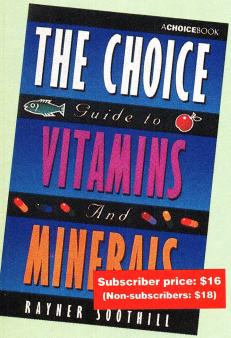
How to Buy a Computer offers a broad overview of what's available and how it can benefit you. It includes a glossary of useful computer terms.

$10 Paperback 64pp **Code: HBC**

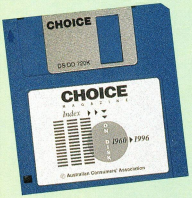


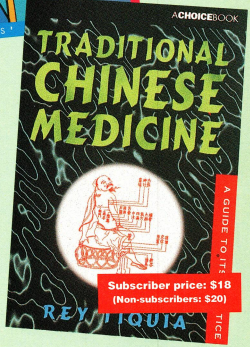
NEW FROM CHOICE BOOKS

Postage and handling free



Subscriber price: $16 (Non-subscribers: $18)





Subscriber price: $18 (Non-subscribers: $20)

The CHOICE Guide to Vitamins and Minerals

Are we getting all the vitamins we need from our food? This book looks at this and all the other questions health-conscious Australians are asking about vitamins. It includes best food sources for vitamins and the effects of ingesting too much, or too little, of a vitamin.

Code: CGVM

CHOICE Index on Disk 1960-1995

This is a thorough index to all the topics covered in CHOICE from its first issue until December 1995. With its help, you will be able to chase up the reference to the CHOICE article you want in seconds. In Windows format.

Individual price $20 **Code: CINI**
Corporate price $100 **Code: CINC**

Traditional Chinese Medicine

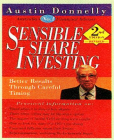
Rey Tiquia, respected practitioner of traditional Chinese medicine, explains its philosophy and practices, including herbal and food medicine, massage (Tuina), preventive medicine, and how to make the most of your consultation.

Code: TCM

Oz Internet 1996 edition

Just out — the 1996 edition! It explains how to connect to the Internet and how to use it to its full potential. It provides a list of information suppliers and a sample software disk. To use this disk you need a PC, a modem and to sign up with an Internet service provider. (Note: Limited copies of the 1995 edition are available at $35 for phone orders only, while stocks last.)

$40 Code: OZIT



Sensible Share Investing

2nd edition

Austin Donnelly, the author, has over 40 years' experience in investing in shares. He sets out his advice on all aspects of the topic, including the timing of both buying and selling, the warning signs of a slump, the pros and cons of unit trusts, and how to analyse your shares' performance.

$25 Code: SSI

How to Stay Sane in Your Baby's First Year

2nd edition

This popular childcare guide has been revised and updated to help parents get through that first year.

$18 Code: SSBY

ORDER FORM

Code	Title	Qty	Item price	Total price

Plus postage and handling ($3 for one item plus $1.20 for each extra item)

(Except *How to Buy a Computer*, which is post-free) **Total**

I enclose: ☐ cheque ☐ money order (payable to the Australian Consumers' Association)

OR: I wish to pay by: ☐ Bankcard ☐ Mastercard ☐ Visa ☐ Amex Expiry date: ___/___

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First name Last name

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Phone (business hours)_____ Subscriber no. _____

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POSTAGE & HANDLING
$3 for one item plus $1.20 for each extra item ordered. Some books may have to be sent separately to keep postage costs down. This is due to Australia Post's vagaries, not ours. Please allow 3 to 4 weeks for delivery. We process the vast majority of orders the day we receive them, but sometimes stock replenishment means a delay while we await delivery, so please bear with us. If any order cannot be filled for a substantial length of time, we'll let you know and give you the option of cancellation.

MONEY BACK GUARANTEE
If you are not completely satisfied with your purchase, return book(s) within 30 days for full refund of the purchase price.

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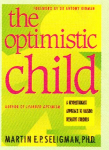
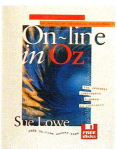


The Optimistic Child

Depression and lack of confidence can affect children badly, and if not acted upon in childhood can be carried through life. Martin Seligman looks at what can be done to help children attain optimism and confidence throughout their lives.

$20 Code: OC

WITHDRAWN FROM AUTUMN CATALOGUE



On-line in Oz

We have decided not to sell *On-line in Oz*, advertised in our Autumn CHOICE Books catalogue, due to Apple's decision to shelve the eWorld on-line service. This makes some sections of this book out of date.

Storage Made Easy

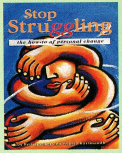
There are two ways of dealing with clutter, (1) minimise it, (2) store it more efficiently. This book is an easy-to-read guide of how to do step 2. It includes colour photographs and helpful tips.

$25 Code: STOR

Let's Move!

Home selling and buying are the largest financial deals most of us will ever make. *Let's Move!* gives sensible, relevant advice about selling, buying, building and moving house. It includes useful checklists and addresses.

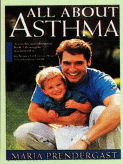
$17 Code: LM



Stop Struggling

By demonstrating how inner change takes place, the authors suggest techniques for consciously making changes to achieve your aims of happiness, contentment and peace of mind.

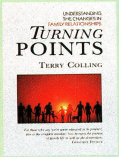
$17 Code: SS



All About Asthma

Asthma afflicts one in 10 adults and one in four children in Australia. This book helps increase understanding of asthma, its medications and treatments. It covers topics that may have special concerns for asthmatics, such as allergies, travel, pregnancy and surgery.

$17 Code: AAA



Turning Points

The family group is, for most people, the most important group in their lives. The book author reviews the major changes that happen within families and what can be done to understand and develop through these events, such as marriage, parenting, getting older, and the death of a partner.

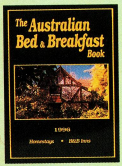
$18 Code: TP

SPECIAL PRICE FOR CHOICE READERS

The Better Bicycling Book

This book is designed to help everyone, from the beginner to the lapsed rider or the tourer, become more knowledgeable and enjoy their cycling more. It includes sections on buying a bike, equipment, roadcraft, fitness and holidays.

Available at a special price of only $13 (normally $16.95) Code: TBBB



The Australian Bed & Breakfast Book 1996

When you stay in bed-and-breakfasts you not only get to stay in some wonderful homes, you also get to know the people and the area. This guide details B&Bs around Australia. It includes the style of accommodation, price, nearest town and a brief description.

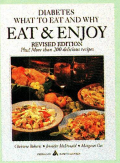
$17 Code: ABBB

Soil Food

1372 ways to add fertility to your soil

Grass, hair, paper, weeds, peat moss and more — all these things can benefit your garden. Jackie French explains how to use everyday items to revitalise the soil in your garden.

$17 Code: SF



Diabetes: Eat & Enjoy

What to eat and why

Being diagnosed as having diabetes doesn't mean your food must be boring. *Diabetes: Eat & Enjoy* contains up-to-date information on diabetes and diet and over 200 recipes (including colour photographs). Endorsed by Diabetes Australia.

$25 Code: DEAE

Fire without smoke

Designed to look like a log or coal fire, flued decorative-effect gas heaters are becoming increasingly popular.

WHY CHOOSE A GAS HEATER? They're cheap to run, burn very cleanly without smoke (and with a lower greenhouse effect than coal-fired electricity), and natural gas is available in most urban areas. Where it isn't, you can usually use LPG (propane) instead.

However, they have their disadvantages too — their initial cost can be hefty, especially for larger models, and installation and any fluing add to that. Only the smaller unflued models can be moved from room to room, and they still require adequate ventilation. In fact some states (such as Victoria) don't allow unflued gas heaters at all.

When buying a gas heater the main factors you have to take into account are the local climate and the size of the area you want to heat. *Buying a gas heater*, opposite, goes into this in more detail. The heaters in this test were all for large to very large rooms or open-plan areas, depending on the climate.

If you want to heat two rooms with the same heater, make sure it has a 'rear register', which diverts heat into two adjacent rooms at the same time. Because of their design, you won't get this with a decorative-effect gas heater.

LOOKING GOOD?

Decorative-effect gas heaters are a relatively new product in the shops. They're designed to simulate the appearance of an open fire, with flames and/or glowing logs or coals. The photos on pages 43 and 44 give an idea of how this looks.

However, you may be sacrificing some heating efficiency for the sake of looks. Our results indicate that even the best of the decorative-effect heaters we tested don't yet perform as well as the best conventional flued heaters (tested in 1993) for heat distribution and energy efficiency.

In addition to this major drawback, there were other inconveniences with those we tested. None of the seven heaters has an electronic timer, so you can't set them to turn on an hour before you come home, or turn off at a specific time of night, for example. None of them had a humidifier tray either (useful both to catch condensation and prevent the room from drying out), and the ceramic logs or coals inside are very fragile (boxed logs from two heaters arrived at our labs already broken).

Also, because of their fluing requirements, bulk and the amount of space needed around the heater, there's a limited number of places larger decorative-effect heaters can be installed in your home.

In simulating a log or coal fire, the heaters either display glowing embers or flames licking around glowing ceramic logs (top photo) or coal pieces (above).

STAR RATING

The Australian Gas Association (AGA) operates a national appliance approval scheme which incorporates compulsory testing to provide an energy rating for gas heaters and hot water systems. For approved appliances the rating appears on an energy label, which must be attached to the appliance.

The gas space heater label (see photo on page 44) displays a semicircle with a red band and stars — the greater the number of stars (the maximum possible is six) and the longer the red band, the more energy-efficient, economical and capable of evenly heating the room the heater is.

The essential aim of the energy labelling scheme is to help consumers work out which heaters will produce the most comfortable heating conditions for the least amount of energy. The tests take into account the amount of gas the heater uses vs its 'usable heat output' (measured in megajoules per hour), including whether it heats the room evenly, whether the fan causes any unpleasant draughts, and so on. If a model

sent most of its heat to the ceiling, for example, this wouldn't be regarded as 'usable' heat and the heater would be penalised.

Since these decorative-effect heaters are fairly new in Australia, we did the same tests as those required for the energy rating label, to see if the ratings could be relied upon. We came up with very similar results to the AGA, which means that, all other things being equal, the stars and red band are a good guide when shopping for a gas space heater. Once you've decided what your heating needs are, look for the heater with the most stars.

In the table overleaf we've ranked the heaters according to their energy rating.

However, we did find that a one-star rating can occasionally have limited value. The AGA gives the DRU we tested one star — but all that in fact indicates is that it has achieved the required standard to be permitted on the market. In our tests this heater was so inefficient (see the table overleaf) it was relegated to our 'Not recommended' category.

Two heaters rated three stars, the highest score in our test — the JINDARA and the REAL FLAME. All the other heaters scored either two or one stars (see the table for more information).

FAN THE FLAMES

The heaters in the test which had fans distributed the heat better than those without, but still not as efficiently as the best conventional flued gas heaters.

The DRU isn't supplied with a fan, and a fan is optional on the RINNAI Fireglo (we tested with the fan installed). The RINNAI 2001, JINDARA and OSBURN all have automatic fans, which switch on when the heater is hot enough and off when it has cooled down. This improves efficiency and minimises cold draughts. The rest of the heaters have fans which you turn on manually.

SAFETY

Because decorative-effect heaters are designed to be the focal point in a room, it's very important they don't present a safety hazard — especially for children, elderly people or those with disabilities. As a starting point, make sure the heater is properly and professionally installed.

Accidental skin contact with a hot surface is probably the greatest risk, and care should be taken at all times. If you have young children, a fireguard around any heater is a good idea.

The 'dress guard' on the front of the RINNAI Fireglo, the HEAT CHARM and the OSBURN could allow the front panel to be touched, and the JINDARA's ignition switch may be easy for inquisitive fingers to reach and use (although you could of course switch it off at the wall). Other heaters had controls that required adult manual dexterity and/or were hidden by flaps.

HIDDEN EXTRAS

A flue kit is included in the purchase price of the JINDARA and the HEAT CHARM; it's around $200 extra for the REAL FLAME and the OSBURN. With the RINNAI and DRU heaters the choice of flue is left to the installer, so again you'll be paying extra.

We tested console heaters, most of which have to be installed with the flue exposed, rather than built into a wall or chimney, so we recommend you get an outer guard for safety purposes. The JINDARA, REAL FLAME, OSBURN and HEAT CHARM are all supplied with metal outer guards for the flue, to protect hands from the hot surface.

The HEAT CHARM, OSBURN and RINNAI 2001 are also available as built-in models, which can be installed in a suitable fireplace.

THE BOTTOM LINE

Unless you really want a decorative effect, go for a conventional gas heater with more stars — they're more efficient and heat your room better.

What to look for

- A thermostat controls the room temperature and reduces running costs. It's also more convenient than manually switching the burner on and off.
- An automatic fan is better than a manual one (which is better than no fan at all), as it comes on when the heater is hot and switches off when it cools down, improving efficiency and minimising cold draughts.
- Make sure the heater's front panel is not accessible through the front guard, or fingers may get burnt.
- Electronic ignition, where a spark is generated continuously until the gas lights, is more convenient than piezo ignition, where a control is turned or pressed to generate a single spark.
- Make sure the flue you buy or which comes with the heater also comes with a guard — it protects hands from getting burnt and can be decorative as well.

Of the models in this test, the two with the highest energy rating are the ones to go for — check their prices at the time and decide which of them you like better.

WHAT TO BUY

JINDARA Series 4000 #1	$1980
REAL FLAME Pyrotech 2000 (coal effect)	$1800

Buying a gas heater

Factors to consider when buying a gas heater include the local climate, your heating needs (how many rooms need heating, how big they are, how often you would use the heater), fuel availability (for example, Tasmania doesn't have natural gas, nor do some rural areas), what insulation you have, features, aesthetics and, of course, what you can afford.

The most important of these factors in getting the amount of heating you need are the size of the room(s), insulation and the local climate.

Gas heaters are sold according to their rated energy *input*, measured in megajoules per hour (MJ/h). The following is a general guide to matching a heater to your room size:

- Small room (up to 30 sq m): up to 12 MJ/h input.
- Medium room (up to 40 sq m): up to 12-18 MJ/h input.
- Large room (up to 55 sq m): up to 18-25 MJ/h input.
- Open plan (over 55 sq m): up to 25-40 MJ/h input.

These estimates are for a moderate climate. In a cool climate you would aim for a heater with an input at the top end of the quoted range, while in a very cold climate you'd probably need to choose a heater with higher gas input.

Speak to the sales staff in your local gas appliance shop, as they should have a good idea which models are appropriate for your home, the climate in your area and your installation needs.

Profiles

Models are profiled in rank order. Prices are as quoted by the manufacturers in late 1995. They do not include installation.

JINDARA Series 4000 #1

Price: $1980

Good points

- Relatively good energy rating.
- Electronic pilotless ignition easy to use.
- Automatic fan (can also be used manually).
- Flue kit comes with outer guard.

Bad points

- Children may be able to operate controls.
- Thermostat optional at extra cost.

REAL FLAME Pyrotech 2000

Price: $1800

Good points

- Relatively good energy rating.
- Flue kit comes with outer guard.

Bad points

- No thermostat.

OSBURN Bay Vista

Price: $2250

Good points

- Automatic fan (can also be used manually).
- Controls concealed behind a panel.
- Flue kit comes with outer guard.
- Built-in model available.

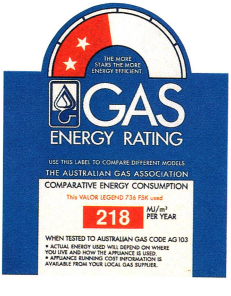
Bad points

- Front guard may allow contact with hot door.
- Thermostat optional at extra cost.

Decorative-effect flued gas heaters

	Brand/model (in rank order)	Manufacturer/ distributor	Wood or coal look	Origin	Warranty (years)	Price ($)*	Dimensions (H x W x D, mm)	Heat settings	Fa se
	FOR LARGE ROOMS/OPEN PLAN								
equal	**JINDARA** Series 4000 #1 *(A)*	Jindara	Wood	Australia	1	1980 *(J)*	750 x 680 x 600	2	2
	REAL FLAME Pyrotech 2000 *(B)*	Real Flame	Coal	Australia	1	1800 *(K)*	750 x 675 x 554	Variable	3
	OSBURN Bay Vista *(C)*	Benja	Wood	Canada	1 / 5 *(G)*	2250 *(K)*	769 x 750 x 502	Variable	2
equal	**RINNAI** Fireglo 350	Rinnai	Wood	UK	1 / 2 / 10 *(H)*	2195 *(L) (M)*	750 x 620 x 520	Variable *(P)*	2
	HEAT CHARM GLFC *(D)*	Heat Charm	Wood	Australia	1	1975 *(J) (N)*	825(N) x 740 x 680	Variable	2
equal	**RINNAI** 2001 series REH-300EC-1L *(E)*	Rinnai	Wood	Japan	1 / 2 / 10 *(H)*	1299 *(L)*	650 x 910 x 302	Variable *(P)*	2
	NOT RECOMMENDED								
	DRU Richelieu *(F)*	Australian Gas Company	Wood	Netherlands	1	1800 *(L)*	810 x 975 x 450	Variable *(Q)*	na

Choose a gas heater with as many stars on its energy label as you can find (up to six), as this indicates the heater will produce comfortable heating conditions for a lower energy use. The longer the red band, the better, too.


THE MORE STARS THE MORE ENERGY EFFICIENT
GAS
ENERGY RATING
USE THIS LABEL TO COMPARE DIFFERENT MODELS
THE AUSTRALIAN GAS ASSOCIATION
COMPARATIVE ENERGY CONSUMPTION
This VALOR LEGEND 736 FSK used
218
MJ/m³ PER YEAR
WHEN TESTED TO AUSTRALIAN GAS CODE AG 103
* ACTUAL ENERGY USED WILL DEPEND ON WHERE YOU LIVE AND HOW THE APPLIANCE IS USED
* APPLIANCE RUNNING COST INFORMATION IS AVAILABLE FROM YOUR LOCAL GAS SUPPLIER.

* Prices shown are as quoted by the manufacturers in late 1995.
na Not applicable — no fan.
(A) This model is also available with an optional thermostat that can be located away from the heater.
(B) This model is technically similar to the Eureka Coronet from Eureka Heating.
(C) We tested the freestanding model. It's also available as a built-in model and with an optional programmable thermostat.
(D) We tested the freestanding model with a pedestal. It's also available as a built-in model. The model tested has been discontinued and is to be superseded by a model claimed to have a three-star energy rating.
(E) We tested the freestanding model. It's also available as a built-in model.
(F) Four similar models, the Dru Radialix, Rotonde, Wildenborch and Columbus (which have cosmetic differences only) are also available. Since testing, the Richelieu has gone off the market, but may still be available in shops.
(G) One year on all parts except firebox and heat exchanger, which have five years.
(H) 10 years on heat exchanger, two years on fan, all other parts and labour one year.
(J) Flue kit included in purchase price.
(K) Not including flue kit, which costs around $200.
(L) Not including flue kit — the manufacturer leaves the choice of flue up to the installer.
(M) Fan is optional; price is for the heater with a fan. We tested with the fan installed.
(N) Including console pedestal.
(P) Via thermostat.
(Q) Main burner is variable via thermostat, rear burner has two settings.

RINNAI Fireglo 350

Price: $2195 (includes fan)

Good points

- Has a thermostat.

Bad points

- The fan is an optional extra, and without it the heater rates only one star.
- Front guard may allow contact with hot door.
- Sharp edges on mounting bracket of fan switch (although the manufacturer claims to be fixing this).

HEAT CHARM GLFC

Price: $1975 (includes pedestal)

Good points

- Flue comes with outer guard.
- Comes in a wide range of colours.
- Built-in model available.

Bad points

- Poor energy rating (one star only).
- Front guard may allow contact with hot door.

RINNAI 2001 series REH-300EC-1L

Price: $1299

Good points

- Electronic ignition.
- Simple to use controls.
- Automatic fan.
- Effective radiant output.
- Has a thermostat.
- Mesh filter protects burner from dust.
- Built-in model available.

Bad points

- Poor energy rating (one star only).

2	3	4	5	5	
Maximum noise level (dBA)	**Gas input** (claimed/measured, MJ/h)	**Maximum useful heat output** (MJ/h)	**Heating performance** (%)	**Energy rating** (claimed / measured)	**Brand/model** (in rank order)
electronic 47	34 / 32.5	19.6	58	★★★ / ☆☆☆	**JINDARA** Series 4000 #1 *(A)*
to pilot 57	30 / 26.4	18.2	61	★★★ / ☆☆☆	**REAL FLAME** Pyrotech 2000 *(B)* equal
to pilot 51	36.9 / 35.4	22.1	60	★★/ ☆☆	**OSBURN** Bay Vista *(C)*
to pilot 38	35 / 33.5	19.7	56	★★ / ☆☆	**RINNAI** Fireglo 350 equal
to pilot 51	30 / 30.6	15.2	51	★/ ☆	**HEAT CHARM** GLFC *(D)*
onic to pilot 42	30 / 28.9	13.7	46	★ / ☆	**RINNAI** 2001 series REH-300EC-1L *(E)* equal
to pilot 30	31 / 30.1	11.2	36	★ / ☆	**DRU** Richelieu *(F)*

1 Ignition

Gas ignition is either electronic (mains power) and provides a continuous spark until the heater or pilot lights, or by a pressure-sensitive piezo crystal which gives a single spark when a button is pressed.

2 Maximum noise level

The levels in the table are with the fan on maximum (except for the **DRU**, which has no fan), measured 1.5 m away from the heater at a height of 1.2 m. Only the **REAL FLAME** could be described as comparatively noisy, and then only with its fan on 'boost', which you'd generally only use to warm the room up fast when you first switch the heater on.

3 Gas input: claimed/measured

Gas heaters are sold on the basis of the amount of energy they use, measured as megajoules per hour (MJ/h). We tested to see if the energy actually used matched the claims of the manufacturer — with minor variations it did.

4 Maximum useful heat output

This is a measure of how much 'usable heat' gets into the room through the heater. If you compare this to the relevant figure in the input column (column 3) you can see how much energy is lost along the way. Much of this is due to the use of a flue.

5 Heating performance and energy rating

We ranked the heaters on their Australian Gas Association (AGA) energy rating (star rating), because it takes into account all the factors that mean a heater is both effective and energy-efficient. Our tests checked the AGA's ratings and found similar results.

The labelling scheme aims to help you choose a gas space heater that produces the most comfortable conditions for the least amount of energy. For this, a test room appropriate to the heater's size is chosen to mimic the environment in a typical house. Heating performance is then calculated by taking into account the heater's 'usable' heat output (as felt by a person in the room): the amount of radiant heat (for instant warmth) and convective heat (air heating), and any draughts created by the fan.

These and other factors are used to calculate the annual energy consumption figure and star rating. The best rating achievable is six stars.

WHAT DO YOU KNOW?

1 All ice creams labelled 'light' have the same fat content.
True or false?

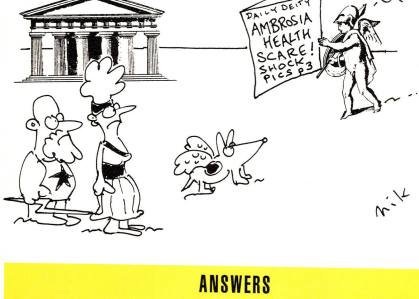
2 Which chemicals contribute to the growth of blue-green algae?
A) Nitrogen.
B) Methane.
C) Phosphorus.
D) Chlorine.

3 According to 1989 research data, residents of the US receive about 2500 pieces of unsolicited addressed direct mail per year (that's about 48 mailings a week). How much do Australians each receive per year?
A) About the same amount.
B) 1550 pieces.
C) 680 pieces.
D) 14 pieces.

4 For consumer goods bought by e-mail from a shopping site on the Internet, the same refund laws apply as for goods purchased in a shop.
True or false?

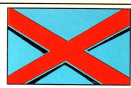
5 The Privacy Act (1988) protects individuals against the misuse of personal information by government and business.
True or false?

6 *Theobroma cacao* (the scientific name for the cocoa tree) translates as:
A) Cacao tree.
B) Food of the gods.
C) Sweet delight.



ANSWERS

1. False. The National Food Authority's voluntary code of practice says 'light' can mean 'low-fat' or just 'reduced-fat' — CHOICE found 'light' ice creams ranging in fat content from 0.5 g to 6 g per serve.
2. A and **C.**
3. D. Fortunately the amount of addressed direct mail in Australia hasn't reached the same dimensions as in the US; we came second-last out of 10 countries surveyed. Residents in Europe received between 10 and 76 mailings a year.
4. True. But it may be more difficult and costly to pursue your rights, especially if the trader is overseas.
5. False. It only covers Commonwealth Government departments and agencies, and credit providers, but plans to develop a scheme for the private sector were announced last December.
6. B.



RECALLS AND BANS

Woolworths Supermarkets and Variety stores Crazy Prices stores, Flemings, Food for Less Safeway, Roelf Vos and Purity supermarket have recalled GIRL'S FLANNELETT NIGHTIES, ref. no. 51484, barcode 930063 453404, because they're not styled to reduce fir danger as was stated on the label. Stop using th nightie immediately and return it to the store o purchase for a full refund. For further informa tion, contact the product recall co-ordinator o (02) 847 1180.

Woolworths Supermarkets and Variety, Craz Prices, Flemings and Food for Less stores hav recalled PRESS 'N' BLOW ANIMALS bubble blowing toy, barcode 016085038234, becaus tests have indicated bacteria found in the bubbl solution could pose a health risk if swallowed Return the toy to the store of purchase for a ful refund. For further information, contact th product recall co-ordinator on (02) 847 1180.

Mother Earth Fine Foods has recalled APRI COT, RAISIN AND DATE WHOLEMEA FRUIT BARS, 300 g, due to possible inclusion of wire fragments. Bars with a use-by date be tween November 1, 1996 inclusive, and Decem ber 15, 1996, are affected, and customers should return them to their place of purchase for a full refund. The bars were distributed to most major supermarkets throughout Australia. For more information, contact Mother Earth Fine Foods on (03) 9585 1475, or fax (03) 9585 1513.

Plumrose has recalled some canned meat prod ucts because damage during transit may have allowed air penetration, possibly causing dete rioration and posing a potential health risk. The recall applies to the following products, pur chased from October 1, 1995:

- PLUMROSE CHICKEN, barcode 9300645056105, 200 g.
- PLUMROSE TURKEY, barcode 9300645056037, 200 g.
- PLUMROSE DELI HAM, barcode 9300645056136, 200 g.
- PLUMROSE LEG HAM, barcode 9300645060072, 200 g.
- PLUMROSE DELI HAM, barcode 93645164, 340 g.
- PLUMROSE LEG HAM, barcode 93645188, 340g.
- PLUMROSE LEG HAM, barcode 9300645060683, 450 g.

All cans have the Plumrose logo. Any of the listed products purchased from October, 1995 should not be eaten. If deteriorated products are accidentally eaten, symptoms may include nau sea, stomach cramps and vomiting. A doctor should be consulted. Return the product to the place of purchase for reimbursement. For further information, contact the free 24-hour recall hot line on 1800 818 919.

Gerard Industries has recalled CLIPSAL SIDE-ENTRY ADAPTOR PLUGS (commonly known as piggy-back plugs), type 463UA (usu ally found with theatre and lighting products) and 463AS (commonly used in electronics labo ratories), manufactured in various colours be tween April and September 1995, as they may have faulty riveting on the earth pin contact plate assembly. (The products are unlikely to be found in general distribution.) If the contact plate comes away from the earth pin it may result in faulty earthing of plugs inserted in the adaptor socket. If an insulation fault then develops in the

quipment plugged into the adaptor plug, the erson using the equipment may receive an elec- ric shock. The plugs are marked Clipsal 463 eries on the underside adjacent to the pins. These plugs will be inspected and replaced if defective. This recall doesn't apply to stock manufactured after October 3, 1995. For further information, contact national co-ordinating of- icer Peter Foley on (08) 269 0595 or on fax (08) 340 1724.

Gambro has recalled **GASTROLYTE PREMIX GLUCOSE ELECTROLYTE SOLUTION** 500 mL, with batch numbers G002, G003, G004, G005, G006, G007, G008, G009, due to reports of microbial contamination in some bottles. While this is not harmful, the solution should not be consumed. Return it to the place of purchase for a refund. For further information contact: 008 337 983.

Papermoon has recalled all **SUPER DOME POPPER** novelty items bought between June 1994 and December 1995, due to a potential safety problem with this product. The Popper was available in novelty or variety stores. Return it to Papermoon, PO Box 944, Double Bay 2028, for a full refund. For further information, contact the customer service department on (02) 698 1722.

Procter and Gamble has recalled **OIL OF ULAN HYDRO-CONTOUR GEL — EYE ZONE GEL, 15 g,** all batches, as glass fragments may be found in the product which could cut or scratch the skin. For a full refund, return the Eye Zone Gel to: Procter & Gamble Australia, Reply Paid 109, Consumer Services, Locked Bag No 75, Parramatta 2124. For further information contact the Consumer Services department toll-free on 1800 028 280, seven days a week.

Rainsfords has recalled **BEBELLE REGULAR SOOTHER (BABY SIZE)** baby dummy, item number 4511, batch number 68995, due to a possible weakness in the latex teat. This could cause the teat to deteriorate rapidly, leading to its detatchment from the shield and causing a potential choking hazard. The recall only includes the above batch and item number, which was available from December 1995. Check your Bebelle dummy carefully and if you have any doubt, discard it or return it to Rainsfords. You will receive a cheque for $4.25 plus postage costs for returning the dummy with your name and address to: Soother Recall Co-ordinator, Rainsfords, PO Box 8, Kingsgrove 2208. For information, call toll-free 1800 651 146.

CHOICE

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(D) Includes assessment of suitability for people with disabilities
(U) Update of previous report
* Additions or corrections to reports, small follow-up items, or letters

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